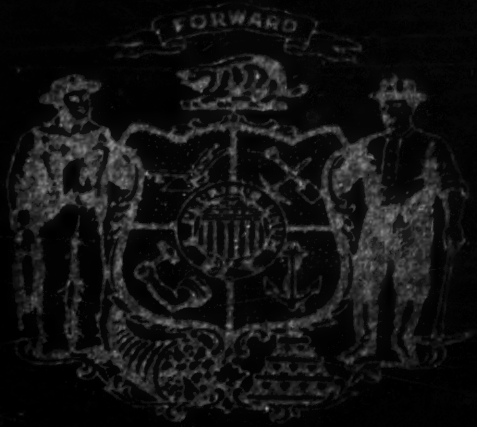
NINETY-FOURTH ANNUAL REPORT

OFFICE OF COMMISSIONER OF BANKING
MADISON, WISCONSIN



Toby L. Sherry
Commissioner

Richard L. Dean
Deputy Commissioner

December 31, 1988

STATE OF WISCONSIN

OFFICE OF COMMISSIONER OF BANKING

ANNUAL REPORT

December 31, 1988

Tommy G. Thompson
Governor

Toby E. Sherry
Commissioner

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State of Wisconsin

Office of Commissioner of Banking

131 West Wilson Street • Madison, Wisconsin 53707

July 21, 1989

The Honorable Tommy G. Thompson
Governor of Wisconsin
115 East, State Capitol
Madison WI 53708

The Honorable Donald J. Schneider, Chief Clerk
Wisconsin Senate
131 South, State Capitol
Madison WI 53708

The Honorable Thomas T. Melvin, Chief Clerk
Wisconsin Assembly
8 West, State Capitol
Madison WI 53708

Re: 1988 Annual Report - Office of Commissioner of Banking

Dear Governor Thompson, Chief Clerk Schneider and Chief Clerk Melvin:

The 1988 Annual Report regarding the operations of the Office of Commissioner of Banking, the entities we regulate, and the statutes and administrative rules administered by this office is presented for your review.

Nineteen eighty-eight was a year of growth and change for Wisconsin state banks. The number of state bank charters was reduced, through consolidation, from 443 to 416. However, total assets grew from $24.4 billion to $25.6 billion, an increase of 4.9%. Assets had declined by 0.5% in 1987. The 1988 growth in assets is even more significant in light of the problems pervading financial institutions throughout the United States. Wisconsin state banks, as a whole, meet the statutory criteria for safety and soundness.

The past year also included the enactment of 1987 Wisconsin Act 252, an omnibus banking bill providing benefits both to the banking industry and this agency. The legislation clarified current laws, eliminated obsolete requirements and provided the agency with new powers, such as cease and desist authority.

The Consumer Credit Division's administration of the Wisconsin Consumer Act continued to display its sensitivity to consumer concerns, rights and responsibilities through examination of its licensees and complaint process resulting in refunds of $303,570.10 to consumers from various creditors. Continued monitoring of consumer problems resulted in a variety of lawsuits filed with the Wisconsin Department of Justice to enforce consumer protection legislation.

The licensees of the Consumer Credit Division continue to operate in a manner consistent with state law. Their industries will be the subject of an omnibus consumer credit bill now being drafted for introduction during this legislative session.

This agency will continue to carry out its regulatory mission. Maintaining an effective dialog with industry representatives and concerned citizens is a key component used by this office to carry out this mission. Through the establishment and maintenance of such effective working relationships, we will all benefit.

Sincerely,

Toby E. Sherry

Toby E. Sherry
Commissioner

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OFFICE OF COMMISSIONER OF BANKING

The Office of Commissioner of Banking is responsible for the regulation and supervision of state-chartered banks, mutual savings banks, trust company banks and consumer credit agencies licensed to operate in the State of Wisconsin. This office also administers the Wisconsin Consumer Act.

The Office of Commissioner of Banking is a program revenue, or self-supporting agency. This means that none of its operations are funded by general tax funds. Income is entirely derived from fees and assessments levied on the regulated institutions. Ten percent of all revenue collected is diverted to the general fund of the state with the remaining ninety percent being retained to fund the operations of the agency.

The Commissioner is appointed by, and serves at the pleasure of, the Governor. The appointment must be approved by the Senate.

The Office of Commissioner of Banking is advised and reviewed by the Banking Review Board.

BANKING REVIEW BOARD

The Banking Review Board consists of five members appointed for staggered five-year terms by the Governor. The Board advises the Commissioner of Banking and others with respect to improvement in the condition and services of banks and banking business in Wisconsin and reviews the acts and decisions of the Commissioner.

Any interested person aggrieved by any act, order or determination of the Commissioner may apply for review thereof by filing a petition with the Secretary of the Board within ten days after the act, order or determination to be reviewed.

The Board generally meets every two months.

BANKS DIVISION

The foremost responsibility of the Banks Division is to ensure the safety and soundness of Wisconsin's state-chartered banks and thereby safeguard the funds of their depositors. Division personnel enforce all laws relating to banks and banking in Wisconsin and enforce, and cause to be enforced, every law relating to the supervision and control thereof.

CONSUMER CREDIT DIVISION

The Consumer Credit Division administers the laws and regulations governing loan companies, installment sale activities of motor vehicle dealers, sales finance companies, adjustment service companies, community currency exchanges, collection agencies, sellers of checks, and insurance premium finance companies. The Division accomplishes its task through licensing, examinations and complaint investigation.

The Consumer Credit Division also administers the provisions of the Wisconsin Consumer Act. The Wisconsin Consumer Act is an integrated compilation of laws governing debtor/creditor relationships. The Act covers such matters as the regulation of finance charge rates, disclosure requirements relating to various consumer credit transactions, consumer approval transactions and advertising, insurance offerings associated with consumer credit transactions, and debt collection practices related to consumer credit transactions. It also specifies remedies and penalties available to debtors.

COMMISSIONERS OF BANKING

NAME	CITY	DATES OF SERVICE
Marcus C. Bergh	Viroqua	1903 - 1911
Albert Kuolt	Kenosha	1911 - 1918
Marshall Cousins	Eau Claire	1918 - 1923
Dwight T. Parker	Fennimore	1923 - 1927
C. F. Schwenker	Chippewa Falls	1927 - 1932
A. C. Kingston	Stevens Point	1932 - 1933
Peter A. Cleary	Milwaukee	1933 - 1937
H. F. Ibach	Madison	1937 - 1940
Allen G. Pflugradt	Milwaukee	1940 - 1943
James B. Mulva	Madison	1943 - 1947
G. M. Matthews	Madison	1947 - 1959
William E. Nuesse	Madison	1959 - 1968
Roger L. Heironimus	Phillips	1968 - 1971
Erich Mildenberg	Milwaukee	1971 - 1980
T. E. Pederson	Madison	1980 - 1983
William P. Dixon	Madison	1983 - 1985
Richard E. Galecki	Milwaukee	1985 - 1989
Toby E. Sherry	Madison	1989 -

BANKING REVIEW BOARD

NAME	CITY	TERM EXPIRES
Ralph J. Tenuta	Kenosha	May 1, 1990
Everett V. Bidwell	Portage	May 1, 1991
Mary L. Staudenmaier	Marinette	May 1, 1992
James M. Curran	Green Bay	May 1, 1993
Richard A. Braun	Kewaunee	May 1, 1994

PERSONNEL

Toby E. Sherry	Commissioner	Madison
Richard L. Dean	Deputy Commissioner	Madison

ADMINISTRATIVE SERVICES

Darlene D. Miller	Administrator	Madison
Elizabeth A. Deneen	Program Assistant	Madison
Rita R. Melder	Program Assistant	Madison
Genevieve I. Sanders	Program Assistant	Madison
Jean M. Sutter	Receptionist-Clerical Assistant	Madison

LEGAL SERVICES

Leon M. Swerin	Attorney	Madison
Nancy A. Hawkins	Word Processing Operator	Madison

BANKS DIVISION

Michael J. Mach	Administrator	Madison
Kenny E. Markhardt	Automation Director	Madison
Ann F. Collins	Review Examiner	Madison
Anne P. Maddrell	Review Examiner	Madison
Michael L. Schlough	Review Examiner	Madison
Theresa M. Duhr	Program Assistant	Madison

CONSUMER CREDIT DIVISION

Howard D. Quimby	Administrator	Madison
Jack D. Cope	Review Examiner	Madison
Paul D. Egide	Complaint Examiner	Madison
Philip C. Rozga	Complaint Examiner	Madison
Cindy L. Zaemisch	Program Assistant	Madison

BANKS DIVISION FIELD STAFF

District 1

John E. Hinkel	Examination Supervisor	Milwaukee
Michael D. Bembenek	Bank Examiner	Milwaukee
Kris A. Bina	Bank Examiner	Milwaukee
Dennis D. Driessen	Bank Examiner	Milwaukee
John J. Mau	Bank Examiner	Milwaukee
Greg A. Mieske	Bank Examiner	Milwaukee
Gene W. Rusk	Bank Examiner	Milwaukee
Roger E. Samuel	Bank Examiner	Milwaukee
Thomas J. Shively	Bank Examiner	Milwaukee
Donald H. Shue	Bank Examiner	Milwaukee
William D. Thumstedter	Bank Examiner	Milwaukee
Michael M. Vutai	Bank Examiner	Milwaukee
Sally A. Weiland	Bank Examiner	Milwaukee

District 2

James D. Newlun	Examination Supervisor	Madison
Carl D. Boehmke	Bank Examiner	Madison
Daniel G. Cottam	Bank Examiner	Madison
Coletta B. Demuth	Bank Examiner	Madison
Susan J. Hatchell	Bank Examiner	Madison
William L. Higbee	Bank Examiner	Madison
Harry E. Manzer, Jr.	Bank Examiner	Madison
Jeffrey J. Matyas	Bank Examiner	Madison
Randall S. Mau	Bank Examiner	Madison
David E. Ohm	Bank Examiner	Madison
Penny L. Schnabel	Bank Examiner	Madison
Margaret S. Straus	Bank Examiner	Madison

District 3

Richard C. Johnson	Examination Supervisor	Appleton
Mark J. Anderson	Bank Examiner	Appleton
Paul R. Bartel	Bank Examiner	Appleton
Michael G. Feltz	Bank Examiner	Appleton
Nancy A. Foster	Bank Examiner	Appleton
David M. Ketter	Bank Examiner	Appleton
Cynthia M. Mach	Bank Examiner	Appleton
Michael W. Norkofski	Bank Examiner	Appleton
Kevin C. Quinn	Bank Examiner	Appleton
Philip L. Salmon	Bank Examiner	Appleton
Joel Scott Sitter	Bank Examiner	Appleton
William J. Strobel	Bank Examiner	Appleton
Richard P. Thomas	Bank Examiner	Appleton

District 4

Dale W. Peters	Examination Supervisor	Wausau
Jill A. Kollock	Bank Examiner	Wausau
Lee H. Peters	Bank Examiner	Wausau
Charlene A. Strouf	Bank Examiner	Wausau
Leroy D. Swiecichowski	Bank Examiner	Wausau

District 5

Kenneth J. Imm	Examination Supervisor	Eau Claire
Thomas M. Forsythe	Bank Examiner	Eau Claire
Alice W. Hickok	Bank Examiner	Eau Claire
Peter S. Nied	Bank Examiner	Eau Claire
Scott E. Perala	Bank Examiner	Eau Claire
Dennis E. Wolfe	Bank Examiner	Eau Claire

District 6

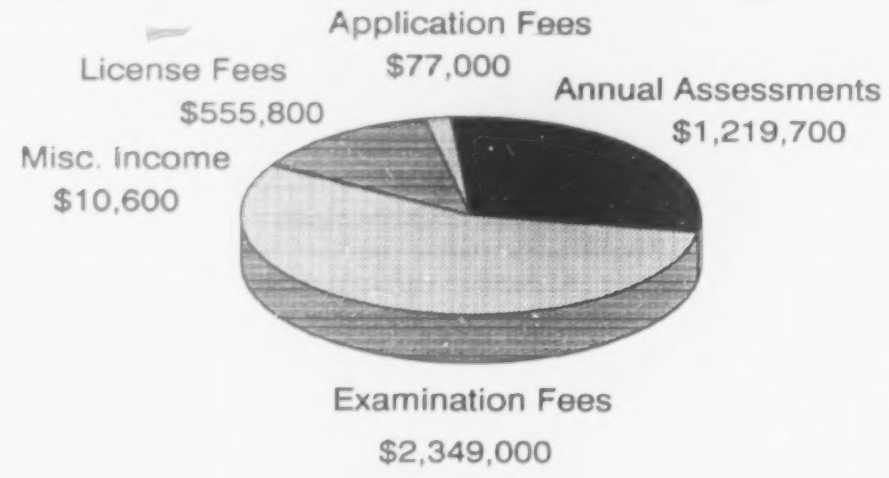
Timothy M. Sinz	Examination Supervisor	La Crosse
William D. Gautsch	Bank Examiner	La Crosse
Jarlan D. Hesselberg	Bank Examiner	La Crosse
Daniel J. Ottow	Bank Examiner	La Crosse
Linda L. Timm	Bank Examiner	La Crosse
Gunnard W. Landers	Bank Examiner	As Assigned

CONSUMER CREDIT DIVISION FIELD STAFF

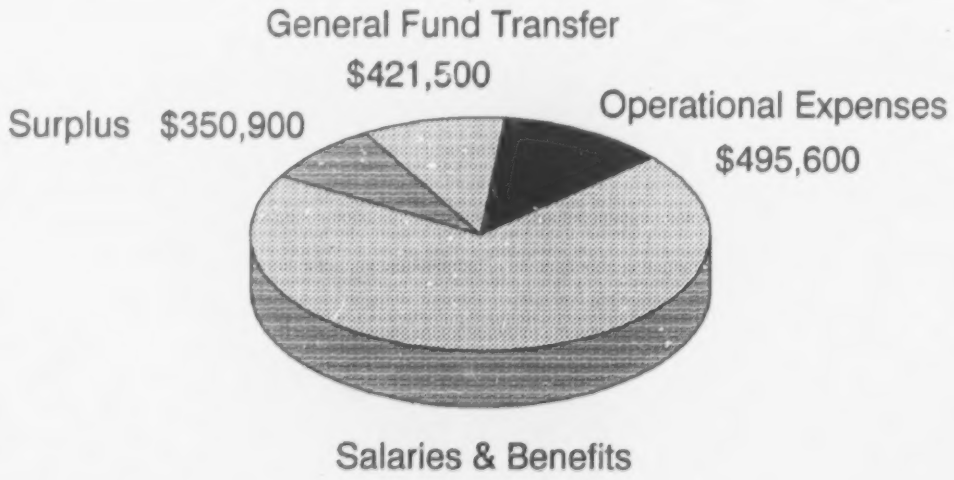
Thomas J. Breu	Consumer Credit Examiner	Eau Claire
Gene R. Hansen	Consumer Credit Examiner	Green Bay
Raymond L. Hellmer	Consumer Credit Examiner	Madison
Paul J. Lau	Consumer Credit Examiner	Milwaukee
Jean M. Plale	Consumer Credit Examiner	Milwaukee

RECEIPTS AND DISBURSEMENTS

July 1, 1987 - June 30, 1988



RECEIPTS



DISBURSEMENTS

ANALYSIS OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1988

As of the end of 1988, the 416 state-chartered banks in Wisconsin reported total assets of $25,577,089, which is an increase of $1,205,234,000, or 4.9% from the preceding year. These 416 state banks hold 59.9% of the total $42,664,668 bank assets in the state. The following percentages are derived from the year end call reports of all state-chartered banks.

WISCONSIN STATE-CHARTERED BANKS

As of December 31st	1984	1985	1986	1987	1988
Growth in Fed Funds, etc.	27.9%	19.8%	3.2%	-23.3%	-17.6%
Growth in Net Loans	15.0%	5.1%	5.6%	5.2%	8.6%
Growth in Total Deposits	8.5%	6.9%	7.8%	1.4%	3.6%
Growth in Equity Capital	6.1%	7.0%	7.9%	4.1%	5.5%
Growth in Total Assets	8.1%	5.7%	8.6%	-0.5%	4.9%
Net Loans to Deposits	65.0%	63.9%	62.6%	64.9%	68.0%
Net Loans to Total Assets	55.1%	54.8%	53.3%	56.4%	58.3%
Fed Funds to Total Assets	5.0%	5.6%	5.3%	4.1%	3.2%
Securities to Total Assets	31.7%	28.0%	28.0%	27.4%	26.6%
Loss Reserve to Gross Loans	N/A	1.15%	1.18%	1.20%	1.20%
Return on Assets	0.88%	0.90%	0.91%	0.94%	1.03%
Equity Cap. to Total Assets	7.8%	7.9%	7.9%	8.3%	8.3%
Primary Cap. To Gross Assets	N/A	8.5%	8.5%	8.9%	8.9%

NATIONAL RESULTS (1)

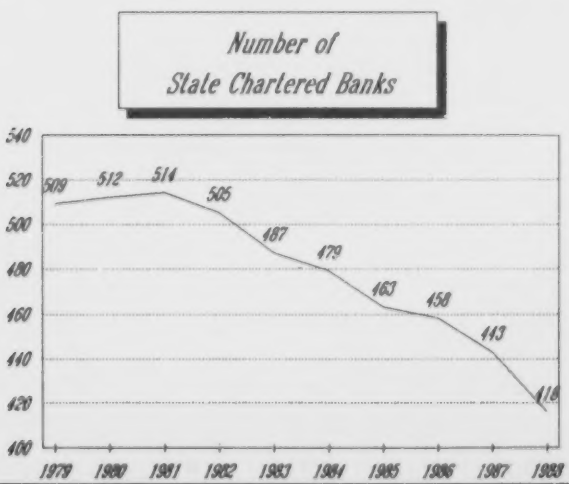
On a national basis, 200 banks failed in 1988, a post depression record. Twenty-one other banks received open bank assistance from the Federal Deposit Insurance Corporation (FDIC). In Wisconsin, there were no bank failures or open bank assistance received in 1988. The Southwest region of the country again experienced the greatest number of bank failures. Two states, Texas (113) and Oklahoma (23), accounted for seventy-two percent of the bank failures in the country. Forty of the banks which failed in Texas were affiliates of the First Republic Bank Corp., Dallas, Texas. The 1988 bank failures and assistance packages resulted in an estimated cost of $8.3 billion to the FDIC.

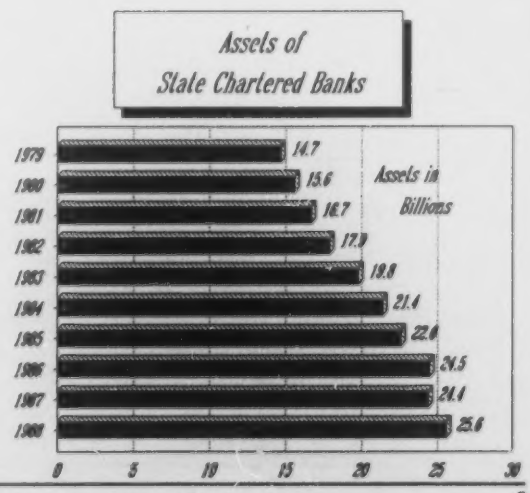
Regulators assign to each financial institution a uniform composite rating, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. Problem banks are those institutions with financial, operational or managerial weaknesses. Depending upon the degree of risk and supervisory concern, problem banks are rated either "4" or "5". On a national basis the number of problem banks declined during 1988. Approximately 10.6 percent of all banks in the nation are included on the FDIC problem bank list as of year end 1988, as compared to 11.4 percent for 1987.

In 1988, banks in the United States earned a record $25.3 billion, which is a significant increase from the $3.7 billion earned in 1987. The previous record was $18.1 billion earned in 1986. The major factor contributing to improved earnings was the reduced loan loss provisions made by banks in 1988. The percentage of unprofitable banks in 1988 fell to 13.9 percent from 17.7 percent in 1987 and 19.8 percent in 1986. Nationally, the return on assets for banks for 1988 was 0.84 percent.

WISCONSIN RESULTS

Merger activity continued to be significant in 1988. The number of state-chartered banks decreased to 416 as of year end 1988, from 443 as of year end 1987. This decrease of 27 banks is the largest since the 18-bank decrease in 1983 and continues a trend of a declining number of banks which began in 1982. Since the decade of the 1930s, the highest number of state-chartered banks was 514 as of year end 1981. The decline in the number of banks in the early 1980s is attributed to liberalization of the branch banking laws which occurred in 1982. The recent decline



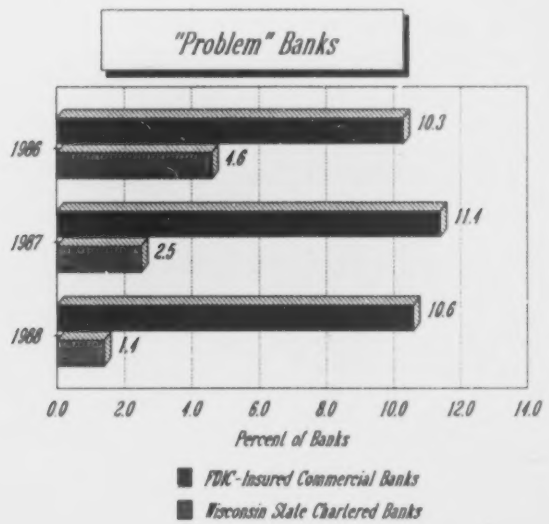


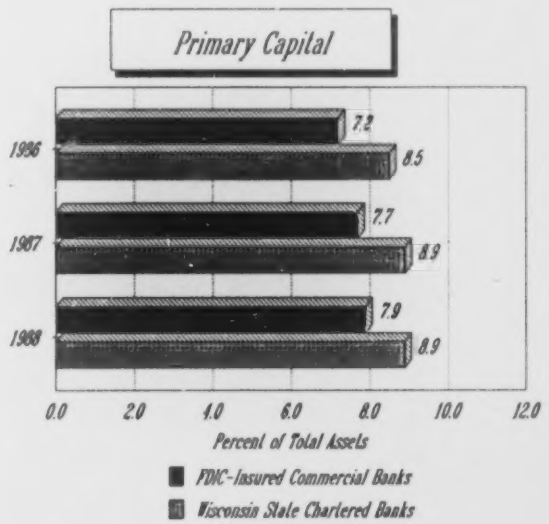
(1) Information for national results obtained from various publications prepared by the FDIC.

in the number of banks is the result of acquisition and consolidation activities of multi-bank holding companies.

The overall condition of Wisconsin's state-chartered banks continued to improve in 1988. Only 1.4 percent of all state-chartered banks are designated as problem banks, an improvement from 2.5 percent in 1987 and 4.6 percent in 1986.

Wisconsin's state-chartered banks remain strongly capitalized. The primary capital ratio is 8.9 percent as compared to the nation's 7.9 percent. A good earnings performance enabled the state-chartered banks to support asset growth of 4.9 percent and loan growth of 8.6 percent. The total assets held by Wisconsin's state-chartered banks increased from $24.4 billion in 1987 to $25.6 billion in 1988.



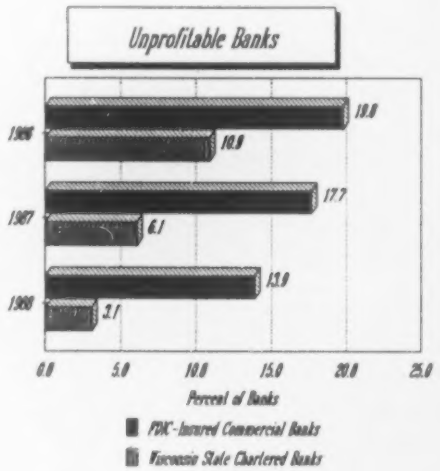


CAPITALIZATION

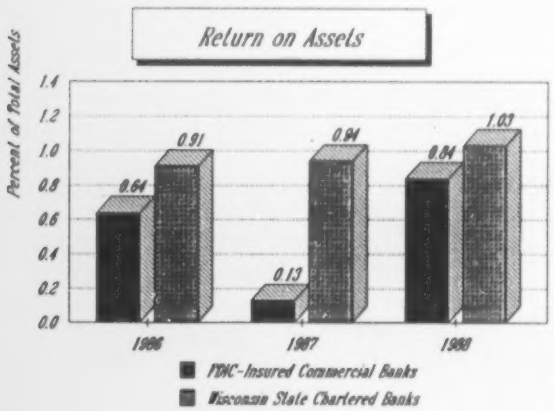
	1985	1986	1987	1988
Wisconsin (state)				
Primary capital ratio	8.5%	8.5%	8.9%	8.9%
Equity capital to assets	7.8%	7.8%	8.2%	8.3%
Loan loss reserve to loans	1.15%	1.18%	1.20%	1.20%
Wisconsin (all)				
Primary capital ratio	8.1%	8.0%	8.5%	8.6%
Equity capital to assets	7.3%	7.3%	7.5%	7.9%
Loan loss reserve to loans	1.17%	1.21%	1.68%	1.28%
U.S.				
Primary capital ratio	6.9%	7.2%	7.7%	7.9%
Equity capital ratio	6.2%	6.2%	6.1%	6.3%
Loan loss reserve to loans	1.48%	1.65%	2.70%	2.41%

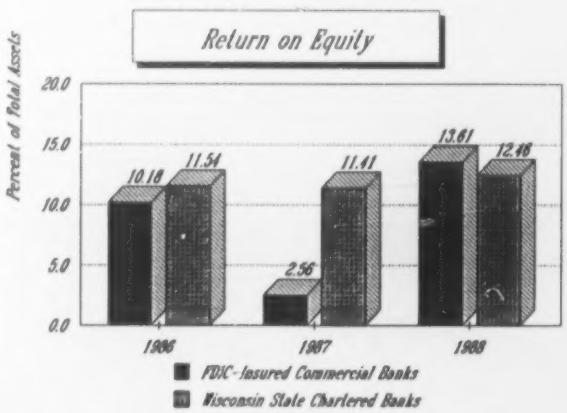
Wisconsin's state-chartered banks earned $265 million in 1988, an increase of 15.3 percent from the $230 million earned in 1987. The return on assets for Wisconsin state-chartered banks was 1.03 percent while the return on equity was 12.46 percent.

The return on assets ratio compares very favorably to the nation's results of 0.84 percent. The lower return on equity ratio of 12.46 percent, as compared to the nation's 13.61 percent, is attributed to the higher level of capitalization maintained by Wisconsin's state-chartered banks. The percentage of unprofitable Wisconsin state-chartered banks fell to 3.1 percent in 1988, from 6.1 percent in 1987 and 10.9 percent in 1986.



Like the nation's banks, Wisconsin's state-chartered banks' earnings benefited from a reduction in the provisions for loan losses. Provisions for 1988 were $51.8 million as compared to $62.4 million for 1987. The loan loss reserves increased to $180.9 million, or 1.20 percent of total loans. Net interest income increased 5.7 percent in 1988 and noninterest income increased 7.0 percent.

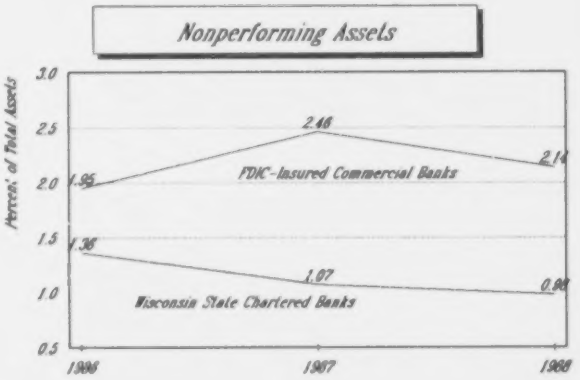


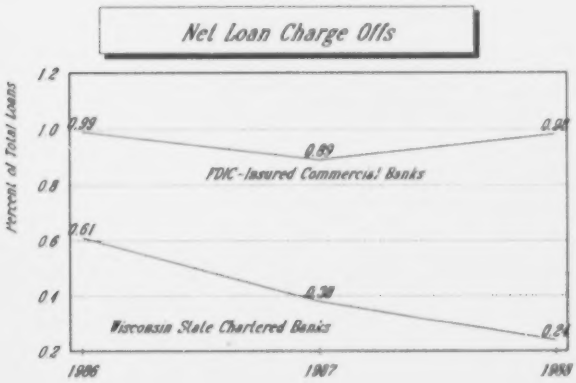


EARNINGS

	1985	1986	1987	1988
Wisconsin (state)				
Return on assets	0.90%	0.91%	0.94%	1.03%
Return on equity	11.29%	11.54%	11.41%	12.46%
Wisconsin (all)				
Return on assets	0.86%	0.91%	0.65%	1.21%
Return on equity	11.47%	12.29%	8.57%	15.26%
U.S.				
Return on assets	0.70%	0.64%	0.13%	0.84%
Return on equity	11.31%	10.18%	2.56%	13.61%

The quality of the assets held by Wisconsin's state-chartered banks continued to improve in 1988. The volume of nonperforming assets decreased to $190 million in 1988 from $261 million in 1987, a decrease of 27.2 percent. This decrease compares very favorably to the results realized by the nation's banks. On a national basis, nonperforming assets decreased 9.5 percent from a year ago. Nonperforming loans held by Wisconsin's state-chartered banks represents less that 1 percent of total assets or 11 percent of primary capital.





Net loan charge offs also continued to decrease in 1988. Net loan charge offs decreased to $36 million in 1988 from $52 million in 1987, a decrease of thirty-one percent. Net loan charge offs for Wisconsin state-chartered banks were 0.24 percent of total loans, significantly below the nation's results of 0.98 percent.

ASSET QUALITY

	1985	1986	1987	1988
Wisconsin (state)				
Nonperforming assets to assets	1.71%	1.36%	1.07%	0.98%
Nonperforming assets to primary capital	35.2%	16.2%	12.1%	10.9%
Net loan charge offs to loans	0.63%	0.61%	0.38%	0.24%
Wisconsin (all)				
Nonperforming assets to assets	1.74%	1.41%	1.29%	0.99%
Nonperforming assets to primary capital	21.7%	17.7%	15.2%	11.4%
Net loan charge offs to loans	0.65%	0.61%	1.07%	0.68%
U.S.				
Nonperforming assets to assets	1.87%	1.95%	2.46%	2.14%
Nonperforming assets to primary capital	26.6%	26.9%	31.7%	27.1%
Net loan charge offs to loans	0.84%	0.99%	0.89%	0.98%

BANKS DIVISION ANNUAL SUMMARIES

YEAR ENDING	TOTAL BANK RESOURCES	NUMBER OF BANKS	NUMBER OF EXAMINERS
12/31/81	$16,697,213,000	514	58
12/31/82	17,913,201,000	505	56
12/31/83	19,762,039,000	487	49
12/31/84	21,364,800,000	479	48 1/2
12/31/85	22,571,462,000	463	47 1/2
12/31/86	24,501,492,000	458	44 1/2
12/31/87	24,371,855,000	443	54 1/2
12/31/88	25,577,089,000	416	56 1/2

CALENDAR YEAR	NUMBER OF BANKS	NO. OF BANKS EXAMINED	NUMBER NOT EXAMINED
1981	514	492	22
1982	505	443	61
1983	487	373	113
1984	479	318	161
1985	463	257	206
1986	458	248	210
1987	443	323	120
1988	416	348	68

REPORT OF CONDITION
STATE CHARTERED BANKS IN WISCONSIN

	DECEMBER 31, 1986 AMOUNT	PERCENT	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	1986-1987 % CHANGE	1987-1988 % CHANGE
NUMBER OF BANKS	458		443		416		-3.3%	-6.1%
CASH & BALANCES	2,402,916	9.8%	2,111,212	8.7%	2,047,364	8.0%	-12.1%	-3.0%
SECURITIES	6,853,752	28.0%	6,688,855	27.4%	6,791,579	26.6%	-2.4%	1.5%
FED FUNDS & RESALE AGREEMENTS	1,307,746	5.3%	1,003,243	4.1%	826,308	3.2%	-23.3%	-17.6%
TOTAL LOANS	13,218,671	54.0%	13,904,926	57.1%	15,097,617	59.0%	5.2%	8.6%
LOAN LOSS RESERVE	156,577	0.6%	166,402	0.7%	180,882	0.7%	6.3%	8.7%
NET LOANS	13,062,094	53.3%	13,738,524	56.4%	14,916,735	58.3%	5.2%	8.6%
TRADING ACCOUNTS	42,044	0.2%	10,451	0.0%	120,953	0.5%	-75.1%	1057.3%
FIXED ASSETS	377,763	1.5%	384,389	1.6%	393,051	1.5%	1.8%	2.3%
OTHER REAL ESTATE	79,072	0.3%	71,754	0.3%	60,046	0.2%	-9.3%	-16.3%
UNCONSOLIDATED SUBSIDIARIES	1,964	0.0%	5,812	0.0%	7,700	0.0%	195.9%	32.5%
ACCEPTANCES	3,369	0.0%	2,935	0.0%	5,200	0.0%	-12.9%	77.2%
OTHER ASSETS	370,772	1.5%	354,680	1.5%	408,153	1.6%	-4.3%	15.1%
TOTAL ASSETS	24,501,492	100.0%	24,371,855	100.0%	25,577,089	100.0%	-0.5%	4.9%
TOTAL DEPOSITS	20,875,805	85.2%	21,176,793	86.9%	21,934,853	85.8%	1.4%	3.6%
NONINTEREST DEPOSITS	3,791,568	15.5%	3,655,955	15.0%	3,674,199	14.4%	-3.6%	0.5%
INTEREST DEPOSITS	17,084,237	69.7%	17,520,838	71.9%	18,260,654	71.4%	2.6%	4.2%
FED FUNDS & REPO AGREEMENTS	1,214,023	5.0%	786,634	3.2%	950,093	3.7%	-35.2%	20.8%
U.S. DEMAND NOTES	134,583	0.5%	85,649	0.4%	98,607	0.4%	-36.4%	15.1%
OTHER BORROWED FUNDS	52,667	0.2%	24,789	0.1%	97,958	0.4%	-52.9%	295.2%
MORTGAGES & CAPITALIZED LEASES	21,777	0.1%	18,842	0.1%	7,776	0.0%	-13.5%	-58.7%
ACCEPTANCES	3,369	0.0%	2,935	0.0%	5,200	0.0%	-12.9%	77.2%
LIMITED LIFE PREFERRED STOCK	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
OTHER LIABILITIES	266,668	1.1%	264,343	1.1%	359,809	1.4%	-0.9%	36.1%
TOTAL LIABILITIES	22,568,942	92.1%	22,360,035	91.7%	23,454,346	91.7%	-0.9%	4.9%
SUBORDINATED NOTES & DEBENTURES	22,918	0.1%	19,980	0.1%	22,036	0.1%	-12.8%	10.3%
PREFERRED STOCK	1,572	0.0%	1,657	0.0%	1,656	0.0%	5.4%	-0.1%
COMMON STOCK	244,718	1.0%	245,598	1.0%	247,000	1.0%	0.4%	0.6%
SURPLUS	1,048,263	4.3%	1,101,015	4.5%	1,167,629	4.6%	5.0%	6.1%
UNDIVIDED PROFITS & RESERVES	615,079	2.5%	643,570	2.6%	684,422	2.7%	4.6%	6.3%
EQUITY CAPITAL & DEBENTURES	1,932,550	7.9%	2,011,820	8.3%	2,122,743	8.3%	4.1%	5.5%
TOTAL LIABIALITIES & CAPITAL	24,501,492	100.0%	24,371,855	100.0%	25,577,089	100.0%	-0.5%	4.9%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		9.3%		9.5%		9.7%		
TOTAL ASSETS		7.9%		8.3%		8.3%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		10.0%		10.3%		10.5%		
GROSS ASSETS		8.5%		8.9%		8.9%		
NET LOANS TO:								
TOTAL DEPOSITS		62.6%		64.9%		68.0%		
TOTAL ASSETS		53.3%		56.4%		58.3%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.18%		1.20%		1.20%		

REPORT OF CONDITION
NATIONALLY CHARTERED BANKS IN WISCONSIN

	DECEMBER 31, 1986 AMOUNT	PERCENT	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	1986-1987 % CHANGE	1987-1988 % CHANGE
NUMBER OF BANKS	118		119		114		0.8%	-4.2%
CASH & BALANCES	1,962,167	11.9%	1,839,656	11.3%	1,826,021	10.7%	-6.2%	-0.7%
SECURITIES	3,247,988	19.7%	3,329,078	20.4%	3,288,625	19.2%	2.5%	-1.2%
FED FUNDS & RESALE AGREEMENTS	803,374	4.9%	534,299	3.3%	601,120	3.5%	-33.5%	12.5%
TOTAL LOANS	9,717,579	59.0%	10,078,413	61.8%	10,788,853	63.1%	3.7%	7.0%
LOAN LOSS RESERVE	120,563	0.7%	236,256	1.4%	149,542	0.9%	96.0%	-36.7%
NET LOANS	9,597,016	58.3%	9,842,157	60.3%	10,639,311	62.3%	2.6%	8.1%
TRADING ACCOUNTS	145,302	0.9%	127,507	0.8%	99,878	0.6%	-12.2%	-21.7%
FIXED ASSETS	299,273	1.8%	306,433	1.9%	256,862	1.5%	2.4%	-16.2%
OTHER REAL ESTATE	32,657	0.2%	36,891	0.2%	31,933	0.2%	13.0%	-13.4%
UNCONSOLIDATED SUBSIDIARIES	1,372	0.0%	2,410	0.0%	1,075	0.0%	75.7%	-55.4%
ACCEPTANCES	62,701	0.4%	52,699	0.3%	44,727	0.3%	-16.0%	-15.1%
OTHER ASSETS	304,923	1.9%	249,691	1.5%	298,027	1.7%	-18.1%	19.4%
TOTAL ASSETS	16,456,773	100.0%	16,320,821	100.0%	17,087,579	100.0%	-0.8%	4.7%
TOTAL DEPOSITS	13,344,376	81.1%	13,385,323	82.0%	13,672,603	80.0%	0.3%	2.1%
NONINTEREST DEPOSITS	3,406,113	20.7%	3,076,178	18.8%	2,959,700	17.3%	-9.7%	-3.8%
INTEREST DEPOSITS	9,938,263	60.4%	10,309,145	63.2%	10,712,903	62.7%	3.7%	3.9%
FED FUNDS & REPO AGREEMENTS	1,446,507	8.8%	1,404,552	8.6%	1,658,723	9.7%	-2.9%	18.1%
U.S. DEMAND NOTES	155,406	0.9%	143,658	0.9%	127,549	0.7%	-7.6%	-11.2%
OTHER BORROWED FUNDS	44,526	0.3%	41,329	0.3%	34,648	0.2%	-7.2%	-16.2%
MORTGAGES & CAPITALIZED LEASES	11,393	0.1%	11,364	0.1%	10,901	0.1%	-0.3%	-4.1%
ACCEPTANCES	62,701	0.4%	52,699	0.3%	44,727	0.3%	-16.0%	-15.1%
LIMITED LIFE PREFERRED STOCK	0	0.0%	0	0.0%	0	0.0%	0.0%	0.0%
OTHER LIABILITIES	288,642	1.8%	190,430	1.2%	280,149	1.6%	-34.0%	47.1%
TOTAL LIABILITIES	15,353,551	93.3%	15,229,355	93.3%	15,829,300	92.6%	-0.8%	3.9%
SUBORDINATED NOTES & DEBENTURES	7,759	0.0%	16,474	0.1%	25,817	0.2%	112.3%	56.7%
PREFERRED STOCK	0	0.0%	0	0.0%	0	0.0%	0.0%	0.0%
COMMON STOCK	167,528	1.0%	169,992	1.0%	172,780	1.0%	1.5%	1.6%
SURPLUS	315,110	1.9%	334,831	2.1%	350,406	2.1%	6.3%	4.7%
UNDIVIDED PROFITS & RESERVES	612,825	3.7%	570,169	3.5%	709,276	4.2%	-7.0%	24.4%
EQUITY CAPITAL & DEBENTURES	1,103,222	6.7%	1,091,466	6.7%	1,258,279	7.4%	-1.1%	15.3%
TOTAL LIABIALITIES & CAPITAL	16,456,773	100.0%	16,320,821	100.0%	17,087,579	100.0%	-0.8%	4.7%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		8.3%		8.2%		9.2%		
TOTAL ASSETS		6.7%		6.7%		7.4%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		9.2%		9.9%		10.3%		
GROSS ASSETS		7.4%		8.0%		8.2%		
NET LOANS TO:								
TOTAL DEPOSITS		71.9%		73.5%		77.8%		
TOTAL ASSETS		58.3%		60.3%		62.3%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.24%		2.34%		1.39%		

REPORT OF CONDITION
ALL WISCONSIN BANKS

	DECEMBER 31, 1986 AMOUNT	PERCENT	DECEMBER 31, 1987 AMOUNT	PERCENT	DECEMBER 31, 1988 AMOUNT	PERCENT	1986-1987 % CHANGE	1987-1988 % CHANGE
NUMBER OF BANKS	576		562		530		-2.4%	-5.7%
CASH & BALANCES	4,365,093	10.7%	3,950,868	9.7%	3,873,385	9.1%	-9.5%	-2.0%
SECURITIES	10,101,740	24.7%	10,017,933	24.6%	10,080,204	23.6%	-0.8%	0.6%
FED FUNDS & RESALE AGREEMENTS	2,111,120	5.2%	1,537,542	3.8%	1,427,428	3.3%	-27.2%	-7.2%
TOTAL LOANS	22,936,250	56.0%	23,983,339	58.9%	25,886,470	60.7%	4.6%	7.9%
LOAN LOSS RESERVE	277,140	0.7%	402,658	1.0%	330,424	0.8%	45.3%	-17.9%
NET LOANS	22,659,110	55.3%	23,580,681	57.9%	25,556,046	59.9%	4.1%	8.4%
TRADING ACCOUNTS	187,346	0.5%	137,958	0.3%	220,831	0.5%	-26.4%	60.1%
FIXED ASSETS	677,036	1.7%	690,822	1.7%	649,913	1.5%	2.0%	-5.9%
OTHER REAL ESTATE	111,729	0.3%	108,645	0.3%	91,979	0.2%	-2.8%	-15.3%
UNCONSOLIDATED SUBSIDIARIES	3,336	0.0%	8,222	0.0%	8,775	0.0%	146.5%	6.7%
ACCEPTANCES	66,070	0.2%	55,634	0.1%	49,927	0.1%	-15.8%	-10.3%
OTHER ASSETS	675,695	1.6%	604,371	1.5%	706,180	1.7%	-10.6%	16.8%
TOTAL ASSETS	40,958,265	100.0%	40,692,676	100.0%	42,664,668	100.0%	-0.6%	4.8%
TOTAL DEPOSITS	34,220,181	83.5%	34,562,116	84.9%	35,607,456	83.5%	1.0%	3.0%
NONINTEREST DEPOSITS	7,197,681	17.6%	6,732,133	16.5%	6,633,899	15.5%	-6.5%	-1.5%
INTEREST DEPOSITS	27,022,500	66.0%	27,829,983	68.4%	28,973,557	67.9%	3.0%	4.1%
FED FUNDS & REPO AGREEMENTS	2,660,530	6.5%	2,191,186	5.4%	2,608,816	6.1%	-17.6%	19.1%
U.S. DEMAND NOTES	289,989	0.7%	229,307	0.6%	226,156	0.5%	-20.9%	-1.4%
OTHER BORROWED FUNDS	97,193	0.2%	66,118	0.2%	132,606	0.3%	-32.0%	100.6%
MORTGAGES & CAPITALIZED LEASES	33,170	0.1%	30,206	0.1%	18,677	0.0%	-8.9%	-38.2%
ACCEPTANCES	66,070	0.2%	55,634	0.1%	49,927	0.1%	-15.8%	-10.3%
LIMITED LIFE PREFERRED STOCK	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
OTHER LIABILITIES	555,310	1.4%	454,773	1.1%	639,958	1.5%	-18.1%	40.7%
TOTAL LIABILITIES	37,922,493	92.6%	37,589,390	92.4%	39,283,646	92.1%	-0.9%	4.5%
SUBORDINATED NOTES & DEBENTURES	30,677	0.1%	36,454	0.1%	47,853	0.1%	18.8%	31.3%
PREFERRED STOCK	1,572	0.0%	1,657	0.0%	1,656	0.0%	5.4%	-0.1%
COMMON STOCK	412,246	1.0%	415,590	1.0%	419,780	1.0%	0.8%	1.0%
SURPLUS	1,363,373	3.3%	1,435,846	3.5%	1,518,035	3.6%	5.3%	5.7%
UNDIVIDED PROFITS & RESERVES	1,227,904	3.0%	1,213,739	3.0%	1,393,698	3.3%	-1.2%	14.8%
EQUITY CAPITAL & DEBENTURES	3,035,772	7.4%	3,103,286	7.6%	3,381,022	7.9%	2.2%	8.9%
TOTAL LIABIALITIES & CAPITAL	40,958,265	100.0%	40,692,676	100.0%	42,664,668	100.0%	-0.6%	4.8%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		8.9%		9.0%		9.5%		
TOTAL ASSETS		7.4%		7.6%		7.9%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		9.7%		10.1%		10.4%		
GROSS ASSETS		8.0%		8.5%		8.6%		
NET LOANS TO:								
TOTAL DEPOSITS		66.2%		68.2%		71.8%		
TOTAL ASSETS		55.3%		57.9%		59.9%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.21%		1.68%		1.28%		

REPORT OF INCOME
STATE CHARTERED BANKS IN WISCONSIN

	12/31/86	12/31/87	12/31/88	1986-1987 % CHANGE	1987-1988 % CHANGE
SMALL BANK TOTAL INTEREST	170,304	142,337	129,728	-16.4%	-8.9%
REAL ESTATE LOAN INTEREST	531,142	540,004	602,573	1.7%	11.6%
INSTALLMENT LOAN INTEREST	164,419	154,392	162,763	-6.1%	5.4%
CREDIT CARD INTEREST	19,727	20,765	27,092	5.3%	30.5%
COMMERCIAL LOAN INTEREST	501,223	495,246	556,667	-1.2%	12.4%
LEASE INCOME	2,311	2,460	2,756	6.4%	12.0%
DEPOSITORY INTEREST	35,205	35,929	40,815	2.1%	13.6%
SECURITIES INTEREST	567,016	534,368	516,536	-5.8%	-3.3%
TRADING ACCOUNT INTEREST	1,319	1,198	631	-9.2%	-47.3%
FED FUND & RESALE INTEREST	102,050	73,654	78,351	-27.8%	6.4%
TOTAL INTEREST INCOME	2,094,716	2,000,353	2,117,912	-4.5%	5.9%
INTEREST ON DEPOSITS	1,147,450	1,040,231	1,104,257	-9.3%	6.2%
FED FUND & REPO INTEREST	76,818	62,844	68,391	-18.2%	8.8%
U.S. DEMAND INTEREST	9,093	8,876	7,076	-2.4%	-20.3%
MORTGAGE & LEASE INTEREST	2,600	1,886	1,798	-27.5%	-4.7%
SUBORDINATED NOTES & DEBENTURE INTEREST	2,720	1,945	1,521	-28.5%	-21.8%
TOTAL INTEREST EXPENSE	1,238,681	1,115,782	1,183,043	-9.9%	6.0%
NET INTEREST INCOME	856,035	884,571	934,869	3.3%	5.7%
LOAN LOSS PROVISION	92,310	62,406	51,809	-32.4%	-17.0%
DEPOSIT SERVICE CHARGES	63,220	68,003	77,001	7.6%	13.2%
OTHER NONINTEREST INCOME	187,144	166,822	174,246	-10.9%	4.5%
TOTAL NONINTEREST INCOME	250,364	234,825	251,247	-6.2%	7.0%
SECURITIES GAINS (LOSSES)	25,053	2,570	161	-89.7%	-93.7%
SALARIES & BENEFITS	363,751	360,178	365,665	-1.0%	1.5%
FIXED ASSET EXPENSE	103,903	99,935	103,302	-3.8%	3.4%
OTHER NONINTEREST EXPENSE	282,751	296,842	309,082	5.0%	4.1%
TOTAL NONINTEREST EXPENSE	750,405	756,955	778,049	0.9%	2.8%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	288,737	302,605	356,419	4.8%	17.8%
APPLICABLE INCOME TAXES	66,843	74,182	93,273	11.0%	25.7%
INCOME BEFORE EXTRAORDINARY ITEMS	221,894	228,423	263,146	2.9%	15.2%
NET EXTRAORDINARY ITEMS	1,096	1,100	1,426	0.4%	29.6%
NET INCOME	222,990	229,523	264,572	2.9%	15.3%
DIVIDENDS	122,668	129,737	152,690	5.8%	17.7%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	11.54%	11.41%	12.46%		
TOTAL ASSETS	0.91%	0.94%	1.03%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.35%	6.45%	7.19%		
NET INCOME	55.01%	56.52%	57.71%		

REPORT OF INCOME
NATIONALLY CHARTERED BANKS IN WISCONSIN

	12/31/86	12/31/87	12/31/88	1986-1987 % CHANGE	1987-1988 % CHANGE
SMALL BANK TOTAL INTEREST	24,932	25,832	19,092	3.6%	-26.1%
REAL ESTATE LOAN INTEREST	294,580	312,123	346,623	6.0%	11.1%
INSTALLMENT LOAN INTEREST	114,595	103,922	110,442	-9.3%	6.3%
CREDIT CARD INTEREST	70,733	72,737	81,659	2.8%	12.3%
COMMERCIAL LOAN INTEREST	465,285	457,500	500,095	-1.7%	9.3%
LEASE INCOME	12,159	12,795	12,952	5.2%	1.2%
DEPOSITORY INTEREST	19,771	20,528	26,043	3.8%	26.9%
SECURITIES INTEREST	245,872	255,313	258,066	3.8%	1.1%
TRADING ACCOUNT INTEREST	9,911	8,097	8,853	-18.3%	9.3%
FED FUND & RESALE INTEREST	53,799	41,423	51,104	-23.0%	23.4%
TOTAL INTEREST INCOME	1,311,637	1,310,270	1,414,929	-0.1%	8.0%
INTEREST ON DEPOSITS	667,828	621,258	656,045	-7.0%	5.6%
FED FUND & REPO INTEREST	93,165	98,713	115,645	6.0%	17.2%
U.S. DEMAND INTEREST	9,629	10,417	8,967	8.2%	-13.9%
MORTGAGE & LEASE INTEREST	1,197	1,158	1,155	-3.3%	-0.3%
SUBORDINATED NOTES & DEBENTURE INTEREST	1,105	740	1,469	-33.0%	98.5%
TOTAL INTEREST EXPENSE	772,924	732,286	783,281	-5.3%	7.0%
NET INTEREST INCOME	538,713	577,984	631,648	7.3%	9.3%
LOAN LOSS PROVISION	67,071	208,473	51,689	210.8%	-75.2%
DEPOSIT SERVICE CHARGES	45,199	50,298	57,199	11.3%	13.7%
OTHER NONINTEREST INCOME	179,854	184,029	276,705	2.3%	50.4%
TOTAL NONINTEREST INCOME	225,053	234,327	333,904	4.1%	42.5%
SECURITIES GAINS (LOSSES)	13,839	337	(1,900)	-97.6%	-663.8%
SALARIES & BENEFITS	259,690	273,304	281,235	5.2%	2.9%
FIXED ASSET EXPENSE	67,533	70,997	84,006	5.1%	18.3%
OTHER NONINTEREST EXPENSE	199,501	210,975	226,216	5.8%	7.2%
TOTAL NONINTEREST EXPENSE	526,724	555,276	591,457	5.4%	6.5%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	183,810	48,899	320,506	-73.4%	555.4%
APPLICABLE INCOME TAXES	35,577	15,047	93,021	-57.7%	518.2%
INCOME BEFORE EXTRAORDINARY ITEMS	148,233	33,852	227,485	-77.2%	572.0%
NET EXTRAORDINARY ITEMS	1,854	2,567	23,822	38.5%	828.0%
NET INCOME	150,087	36,419	251,307	-75.7%	590.0%
DIVIDENDS	69,436	75,621	101,835	8.9%	34.7%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	13.60%	3.34%	19.97%		
TOTAL ASSETS	0.91%	0.22%	1.47%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.29%	6.93%	8.09%		
NET INCOME	46.26%	207.64%	40.52%		

REPORT OF INCOME
ALL WISCONSIN BANKS

	12/31/86	12/31/87	12/31/88	1986-1987 % CHANGE	1987-1988 % CHANGE
SMALL BANK TOTAL INTEREST	195,236	168,169	148,820	-13.9%	-11.5%
REAL ESTATE LOAN INTEREST	825,722	852,127	949,196	3.2%	11.4%
INSTALLMENT LOAN INTEREST	279,014	258,314	273,205	-7.4%	5.8%
CREDIT CARD INTEREST	90,460	93,502	108,751	3.4%	16.3%
COMMERCIAL LOAN INTEREST	966,508	952,746	1,056,762	-1.4%	10.9%
LEASE INCOME	14,470	15,255	15,708	5.4%	3.0%
DEPOSITORY INTEREST	54,976	56,457	66,858	2.7%	18.4%
SECURITIES INTEREST	812,888	789,681	774,602	-2.9%	-1.9%
TRADING ACCOUNT INTEREST	11,230	9,295	9,484	-17.2%	2.0%
FED FUND & RESALE INTEREST	155,849	115,077	129,455	-26.2%	12.5%
TOTAL INTEREST INCOME	3,406,353	3,310,623	3,532,841	-2.8%	6.7%
INTEREST ON DEPOSITS	1,815,278	1,661,489	1,760,302	-8.5%	5.9%
FED FUND & REPO INTEREST	169,983	161,557	184,036	-5.0%	13.9%
U.S. DEMAND INTEREST	18,722	19,293	16,043	3.0%	-16.8%
MORTGAGE & LEASE INTEREST	3,797	3,044	2,953	-19.8%	-3.0%
SUBORDINATED NOTES & DEBENTURE INTEREST	3,825	2,685	2,990	-29.8%	11.4%
TOTAL INTEREST EXPENSE	2,011,605	1,848,068	1,966,324	-8.1%	6.4%
NET INTEREST INCOME	1,394,748	1,462,555	1,566,517	4.9%	7.1%
LOAN LOSS PROVISION	159,381	270,879	103,498	70.0%	-61.8%
DEPOSIT SERVICE CHARGES	108,419	118,301	134,200	9.1%	13.4%
OTHER NONINTEREST INCOME	366,998	350,851	450,951	-4.4%	28.5%
TOTAL NONINTEREST INCOME	475,417	469,152	585,151	-1.3%	24.7%
SECURITIES GAINS (LOSSES)	38,892	2,907	(1,739)	-92.5%	-159.8%
SALARIES & BENEFITS	623,441	633,482	646,900	1.6%	2.1%
FIXED ASSET EXPENSE	171,436	170,932	187,308	-0.3%	9.6%
OTHER NONINTEREST EXPENSE	482,252	507,817	535,298	5.3%	5.4%
TOTAL NONINTEREST EXPENSE	1,277,129	1,312,231	1,369,506	2.7%	4.4%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	472,547	351,504	676,925	-25.6%	92.6%
APPLICABLE INCOME TAXES	102,420	89,229	186,294	-12.9%	108.8%
INCOME BEFORE EXTRAORDINARY ITEMS	370,127	262,275	490,631	-29.1%	87.1%
NET EXTRAORDINARY ITEMS	2,950	3,667	25,248	24.3%	588.5%
NET INCOME	373,077	265,942	515,879	-28.7%	94.0%
DIVIDENDS	192,104	205,358	254,525	6.9%	23.9%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	12.29%	8.57%	15.26%		
TOTAL ASSETS	0.91%	0.65%	1.21%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.33%	6.62%	7.53%		
NET INCOME	51.49%	77.22%	49.34%		

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
ABBOTSFORD	ABBOTSFORD STATE BANK	MARATHON	60,823	8,165	11,499	1,334
ADAMS	M&I BANK OF ADAMS-FRIENDSHIP	ADAMS	45,278	1,254	14,672	1,559
ADELL	ADELL STATE BANK	SHEBOYGAN	16,510	2,036	4,197	2,200
ALBANY	FIRST BANKING CENTER - ALBANY	GREEN	14,594	6,354	3,215	275
ALGOMA	COMMUNITY STATE BANK	KEWAUNEE	44,208	1,487	20,635	700
ALMA	BANK OF ALMA	BUFFALO	42,602	2,068	15,754	530
ALMOND	THE PORTAGE COUNTY BANK	PORTAGE	23,757	1,285	7,648	3,100
AMERY	FIRST AMERICAN BANK OF AMERY	POLK	77,739	4,599	16,114	0
AMHERST	INTERNATIONAL BANK OF AMHERST	PORTAGE	13,802	1,011	4,978	400
AMHERST JUNCTION	F&M BANK-AMHERST JUNCTION	PORTAGE	20,775	1,697	6,656	0
ANTIGO	BANK ONE, ANTIGO	LANGLADE	61,019	6,224	10,338	300
ANTIGO	M&I BANK OF ANTIGO	LANGLADE	47,389	2,212	19,312	1,973
APPLETON	BANK ONE, APPLETON, NA	OUTAGAMIE	239,118	45,808	55,265	1,600
APPLETON	F&M BANK - APPLETON	CALUMET	20,818	1,805	3,725	0
APPLETON	FIRST INTERSTATE BANK OF WISCONSIN	OUTAGAMIE	127,910	10,558	36,212	1,700
APPLETON	FIRST WISCONSIN BANK OF APPLETON	OUTAGAMIE	76,360	8,446	17,689	0
APPLETON	VALLEY BANK	OUTAGAMIE	503,733	36,285	123,337	0
APPLETON	VALLEY TRUST COMPANY	OUTAGAMIE	3,021	220	350	1,514
ARCADIA	STATE BANK OF ARCADIA	TREMPEALEAU	37,693	2,140	13,082	0
ARGYLE	STATE BANK OF ARGYLE	LAFAYETTE	24,771	709	10,421	1,100
ASHLAND	M&I NATIONAL BANK OF ASHLAND	ASHLAND	56,616	1,493	13,127	20
ASHLAND	NORTHERN STATE BANK	ASHLAND	72,337	4,167	34,287	741
AUBURNDALE	AUBURNDALE STATE BANK	WOOD	38,896	1,880	16,138	800
AUGUSTA	PEOPLES STATE BANK OF AUGUSTA	EAU CLAIRE	25,757	853	9,802	1,615
BALDWIN	FIRST NATIONAL BANK OF BALDWIN	ST CROIX	56,610	3,042	18,874	1,290
BALSAM LAKE	POLK COUNTY BANK	POLK	44,766	1,907	11,587	50
BANCROFT	BANCROFT STATE BANK	PORTAGE	14,673	995	5,193	500
BANGOR	FARMERS STATE BANK	LA CROSSE	37,952	2,775	12,148	1,200
BANGOR	FIRST NATIONAL BANK OF BANGOR	LA CROSSE	48,340	3,031	7,896	2,150
BARABOO	BARABOO NATIONAL BANK	SAUK	102,902	8,545	15,517	6,270
BARABOO	FIRST NATIONAL BANK & TRUST - BARABOO	SAUK	43,595	2,058	15,181	2,265
BARNEVELD	BARNEVELD STATE BANK	IOWA	15,924	1,836	3,844	0
BARRON	BANK OF BARRON	BARRON	49,145	2,854	15,448	3,775
BARRON	FIRST NATIONAL BANK OF BARRON	BARRON	26,551	2,051	7,480	500
BEAVER DAM	AMERICAN NATIONAL BANK	DODGE	68,670	3,772	34,342	1,800
BEAVER DAM	BANK ONE, BEAVER DAM	DODGE	75,879	8,375	11,106	1,900
BEAVER DAM	VALLEY FIRST NATIONAL BANK	DODGE	75,016	3,867	16,144	6,600
BELLEVILLE	BELLEVILLE STATE BANK	DANE	21,658	1,043	5,318	1,375
BELLEVILLE	CITIZENS STATE BANK	DANE	28,126	3,417	7,000	424
BELOIT	BELOIT SAVINGS BANK	ROCK	109,146	3,779	24,607	1,500
BELOIT	FIRST NATIONAL BANK & TRUST	ROCK	146,374	11,670	32,765	8,300
BELOIT	M&I BANK OF BELOIT	ROCK	128,313	5,995	27,147	105
BENTON	THE BENTON STATE BANK	LAFAYETTE	10,435	759	5,288	250
BERLIN	FIRST NATIONAL BANK OF BERLIN	GREEN LAKE	39,426	1,561	17,219	500
BERLIN	THE FARMERS AND MERCHANTS BANK	GREEN LAKE	33,825	2,734	14,375	1,500
BIRNAMWOOD	THE BANK OF BIRNAMWOOD	SHAWANO	29,797	1,444	9,403	1,125
BLACK EARTH	BLACK EARTH STATE BANK	DANE	19,232	1,186	3,124	4,950
BLACK RIVER FALLS	JACKSON COUNTY BANK	JACKSON	77,415	9,813	24,995	105
BLAIR	UNION BANK OF BLAIR	TREMPEALEAU	22,722	2,055	6,670	561
BLANCHARDVILLE	FIRST NATIONAL BANK	LAFAYETTE	11,681	809	2,148	650
BLOOMER	PEOPLES STATE BANK	CHIPPEWA	45,557	1,508	27,489	1,935

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
38,656	729	37,927	1,108	790	53,837	2,260	0	4,726	667
26,435	234	26,201	644	948	41,536	399	0	3,343	458
7,937	120	7,817	143	117	15,297	128	0	1,085	74
4,593	104	4,489	50	211	13,196	176	0	1,222	138
20,634	286	20,348	229	809	38,811	402	0	4,995	477
23,404	172	23,232	466	552	39,068	601	0	2,933	686
11,175	178	10,997	398	329	21,884	217	0	1,656	212
55,057	1,102	53,955	1,980	1,091	66,683	5,778	0	5,278	460
7,208	78	7,130	105	178	12,495	72	0	1,235	103
12,052	204	11,848	294	280	19,034	156	0	1,585	262
43,096	609	42,487	396	1,274	54,444	442	0	6,133	818
23,540	924	22,616	562	714	41,322	188	0	5,879	656
131,458	1,589	129,869	3,983	2,593	202,888	15,557	0	20,673	3,183
14,504	144	14,360	511	417	19,093	260	0	1,465	185
75,251	793	74,458	2,449	2,533	113,437	5,793	0	8,680	974
48,575	637	47,938	1,364	923	59,065	11,236	0	6,059	482
327,069	3,438	323,631	10,778	9,702	426,276	36,451	0	41,006	6,872
0	0	0	15	922	0	712	0	2,309	801
21,611	277	21,334	206	931	33,942	465	0	3,286	471
11,825	103	11,722	195	624	21,403	1,246	0	2,122	354
40,816	594	40,222	805	949	50,264	1,776	0	4,576	619
31,340	318	31,022	629	1,491	66,158	684	0	5,495	821
19,153	242	18,911	347	820	35,431	396	0	3,069	258
12,801	354	12,447	135	905	22,331	302	0	3,124	233
31,574	276	31,298	1,138	968	50,357	822	0	5,431	547
30,226	255	29,971	436	815	40,539	359	0	3,868	588
7,752	83	7,669	59	257	13,137	246	0	1,290	171
21,399	375	21,024	280	525	34,086	280	0	3,586	249
34,572	321	34,251	46	966	43,071	719	0	4,550	737
70,506	623	69,883	1,598	1,089	93,361	1,391	0	8,150	1,100
22,488	337	22,151	1,375	565	37,501	662	0	5,432	451
9,041	163	8,878	631	735	14,225	717	0	982	23
26,107	360	25,747	398	923	41,960	3,021	0	4,164	728
15,486	138	15,348	158	1,014	24,758	213	0	1,580	190
27,439	139	27,300	454	1,002	61,933	538	0	6,199	720
53,214	674	52,540	845	1,113	68,170	1,883	0	5,826	811
46,701	525	46,176	1,358	871	67,897	719	0	6,400	859
13,421	174	13,247	309	366	19,553	266	0	1,839	145
16,419	151	16,268	116	901	25,371	436	0	2,319	159
75,417	109	75,308	2,656	1,296	96,707	2,639	0	9,800	672
88,459	1,053	87,406	3,212	3,021	117,128	16,403	0	12,843	1,461
90,653	931	89,722	2,589	2,755	110,253	6,686	0	11,374	1,338
3,787	65	3,722	141	275	9,557	110	0	768	38
19,588	262	19,326	164	656	31,624	3,903	0	3,899	386
14,803	128	14,675	78	463	29,974	230	0	3,621	297
17,061	201	16,860	547	418	26,686	496	0	2,615	296
9,891	67	9,824	25	123	17,286	228	0	1,718	258
39,860	500	39,360	1,643	1,499	66,458	2,163	0	8,794	813
12,710	154	12,556	213	667	20,733	241	0	1,748	106
7,661	103	7,558	249	267	10,821	100	0	760	124
13,529	214	13,315	309	1,001	40,110	678	0	4,769	440

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
BLOOMINGTON	THE BLOOMINGTON STATE BANK	GRANT	3,244	1,390	2,600	900
BLOOMINGTON	THE WOODHOUSE & BARTLEY BANK	GRANT	14,060	711	6,033	925
BONDUEL	BONDUEL STATE BANK	SHAWANO	33,938	1,313	17,636	1,670
BOSCOBEL	BOSCOBEL STATE BANK	GRANT	68,468	2,420	40,427	3,850
BOSCOBEL	FIRST NATIONAL BANK	GRANT	11,969	1,693	2,801	1,500
BOYCEVILLE	NATIONAL BANK OF BOYCEVILLE	DUNN	15,142	624	5,952	755
BRILL	BRILL STATE BANK	BARRON	6,927	691	1,263	0
BRILLION	CALUMET COUNTY BANK	CALUMET	33,582	3,783	9,400	2,500
BRODHEAD	BANK OF BRODHEAD	GREEN	45,695	2,080	19,053	700
BRODHEAD	GREEN COUNTY BANK	GREEN	21,337	2,037	7,365	1,164
BROOKFIELD	FIRST WISCONSIN NAT BANK OF BROOKFIELD	WAUKESHA	115,682	20,597	29,093	4,003
BROOKFIELD	M&I NORTHERN BANK	WAUKESHA	335,956	22,856	76,942	15,027
BROOKFIELD	TRI CITY NATIONAL BANK OF BROOKFIELD	WAUKESHA	12,371	1,357	1,460	0
BROWN DEER	TRI CITY NATIONAL BANK OF BROWN DEER	MILWAUKEE	29,894	2,599	8,817	0
BRUCE	DAIRYLAND STATE BANK	RUSK	28,648	1,617	9,073	1,045
BURLINGTON	BANK OF BURLINGTON	RACINE	127,343	6,097	35,505	12,200
BURLINGTON	FIRST BANKING CENTER-BURLINGTON	RACINE	111,209	13,995	37,079	1,000
BURNETT	BURNETT STATE BANK	DODGE	6,850	334	2,788	570
CADOTT	CITIZENS STATE BANK	CHIPPEWA	42,609	1,996	12,285	2,925
CAMBRIDGE	CAMBRIDGE STATE BANK	DANE	11,945	502	1,692	600
CAMBRIDGE	M&I BANK OF CAMBRIDGE	DANE	33,045	921	6,349	2,361
CAMERON	BANK OF CAMERON	BARRON	8,131	640	1,985	280
CAMPBELLSPORT	BANK ONE, CAMPBELLSPORT	FOND DU LAC	47,370	4,762	6,677	3,900
CASCADE	STATE BANK OF CASCADE	SHEBOYGAN	13,021	2,389	3,449	690
CASHTON	BANK OF CASHTON	MONROE	21,208	855	8,062	900
CASSVILLE	BADGER STATE BANK	GRANT	31,281	1,180	11,467	100
CAZENOVIA	STATE BANK OF CAZENOVIA	RICHLAND	19,612	858	10,052	1,100
CEDARBURG	FIRST WISCONSIN BANK OF CEDARBURG	OZAUKEE	83,841	10,751	12,852	5,300
CHETEK	CHETEK STATE BANK	BARRON	31,775	2,252	10,060	1,445
CHILTON	STATE BANK OF CHILTON	CALUMET	49,612	1,149	20,240	7,655
CHIPPEWA FALLS	FIRST NATIONAL BANK	CHIPPEWA	84,930	5,854	18,146	3,100
CHIPPEWA FALLS	THE NORTHWESTERN BANK	CHIPPEWA	99,698	4,325	45,854	3,425
CLAYTON	CITIZENS STATE BANK	POLK	11,711	1,590	5,311	175
CLEAR LAKE	BANK OF CLEAR LAKE	POLK	20,448	2,071	4,810	700
CLEVELAND	CLEVELAND STATE BANK	MANITOWOC	23,374	1,577	8,897	600
CLINTON	CITIZENS STATE BANK	ROCK	27,569	2,093	9,093	0
CLINTONVILLE	BANK ONE, CLINTONVILLE, NA	WAUPACA	33,827	6,380	8,009	2,525
CLINTONVILLE	DAIRYMAN'S STATE BANK	WAUPACA	57,424	4,183	21,765	375
COBB	COBB STATE BANK	IOWA	10,556	568	2,113	850
COCHRANE	BANK OF BUFFALO	BUFFALO	18,275	1,567	5,559	920
COLBY	SECURITY STATE BANK OF COLBY	CLARK	49,105	1,888	17,599	2,720
COLLINS	COLLINS STATE BANK	MANITOWOC	6,711	414	599	1,050
COLOMA	M&I PEOPLES BANK	WAUSHARA	56,009	2,064	16,598	680
COLUMBUS	FARMERS & MERCHANTS UNION BANK	COLUMBIA	48,837	3,674	21,006	1,090
COLUMBUS	FIRST NATIONAL BANK	COLUMBIA	37,133	1,827	12,552	2,475
COTTAGE GROVE	COTTAGE GROVE STATE BANK	DANE	24,933	2,296	7,628	979
CRANDON	CRANDON NATIONAL BANK	FOREST	30,421	1,549	6,511	325
CRIVITZ	PEMBINE-WAUSAUKEE BANK	MARINETTE	52,471	2,438	16,876	0
CROSS PLAINS	STATE BANK OF CROSS PLAINS	DANE	59,596	2,058	6,847	2,750
CUBA CITY	CUBA CITY STATE BANK	GRANT	34,566	1,080	21,357	820
CUDAHY	FIRST NATIONAL BANK OF CUDAHY	MILWAUKEE	42,300	2,057	8,657	675

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
3,156	84	3,072	9	273	7,016	204	0	1,024	114
6,191	64	6,127	25	239	12,299	118	0	1,643	182
12,751	114	12,637	137	545	29,027	274	0	4,637	633
20,479	469	20,010	741	1,020	58,419	606	0	9,443	706
5,596	61	5,535	216	224	10,300	197	0	1,472	166
7,454	141	7,313	105	393	13,702	136	0	1,304	138
4,892	50	4,842	65	66	6,129	271	0	527	24
17,517	333	17,184	365	350	30,051	660	0	2,871	201
22,946	147	22,799	308	755	41,088	336	0	4,271	568
10,164	111	10,053	417	301	19,554	257	0	1,526	72
59,664	900	58,764	1,749	1,476	107,847	822	0	7,013	1,327
217,289	2,564	214,725	2,658	3,748	273,744	37,012	0	25,200	4,401
8,978	51	8,927	499	128	9,815	1,074	0	1,482	29
17,613	181	17,432	689	357	26,052	1,752	0	2,090	361
15,285	152	15,133	692	1,088	26,280	344	0	2,024	139
72,225	998	71,227	845	1,469	115,257	1,699	0	10,387	1,446
56,446	633	55,813	1,389	1,933	100,781	1,255	0	9,173	1,302
3,049	22	3,027	10	121	6,060	102	0	688	33
24,560	402	24,158	799	446	39,228	98	0	3,283	2
8,775	154	8,621	366	164	11,018	192	0	735	125
22,451	286	22,165	452	797	30,508	103	0	2,434	382
4,893	45	4,848	112	266	7,324	86	0	721	52
31,369	458	30,911	606	514	41,858	1,950	0	3,562	552
6,256	36	6,220	99	174	11,677	165	0	1,179	134
11,126	171	10,955	164	272	19,032	173	0	2,003	198
17,984	180	17,804	161	569	27,708	323	0	3,250	317
7,223	113	7,110	225	267	17,637	230	0	1,745	80
53,748	694	53,054	846	1,038	78,112	595	0	5,134	972
17,007	247	16,760	375	883	29,102	168	0	2,505	339
19,792	453	19,339	693	536	42,975	713	0	5,924	649
54,910	521	54,389	2,380	1,061	75,148	3,024	0	6,758	1,068
44,386	829	43,557	1,202	1,335	88,409	553	0	10,736	1,253
4,266	45	4,221	69	245	10,362	64	0	1,285	125
11,609	175	11,434	734	699	18,777	184	0	1,487	(102)
11,037	76	10,961	746	593	19,686	137	0	3,551	508
15,480	234	15,246	356	781	25,195	424	0	1,950	284
16,251	270	15,981	258	674	30,164	979	0	2,684	213
29,546	324	29,222	957	922	51,045	1,274	0	5,105	592
6,629	104	6,525	153	347	9,687	118	0	751	62
9,499	194	9,305	451	473	16,555	207	0	1,513	30
25,576	303	25,273	889	736	44,744	418	0	3,943	329
4,500	31	4,469	138	41	5,564	62	0	1,085	73
35,258	386	34,872	1,068	727	50,774	488	400	4,347	576
21,754	211	21,543	480	1,044	43,996	533	0	4,308	489
19,089	149	18,940	371	968	32,032	639	0	4,462	369
13,360	154	13,206	503	321	21,548	786	0	2,599	316
20,878	249	20,629	731	676	27,412	344	0	2,665	275
31,694	454	31,240	1,192	725	47,234	1,287	520	3,430	329
46,214	350	45,864	1,009	1,068	53,118	1,141	0	5,337	736
10,199	125	10,074	612	623	30,850	496	0	3,220	218
29,778	377	29,401	714	796	37,954	283	0	4,063	483

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
CUMBERLAND	NORTHWESTERN STATE BANK	BARRON	49,014	2,517	22,733	800
DALLAS	BANK OF DALLAS	BARRON	4,144	322	1,222	555
DARLINGTON	CITIZENS NATIONAL BANK	LAFAYETTE	56,089	2,999	19,624	4,127
DARLINGTON	FIRST NATIONAL BANK	LAFAYETTE	26,729	1,791	14,421	595
DE FOREST	DE FOREST-MORRISONVILLE BANK	DANE	39,451	3,280	9,280	1,994
DE PERE	ASSOCIATED DE PERE BANK	BROWN	97,745	4,970	20,273	5,870
DE PERE	BANK ONE, GREEN BAY	BROWN	307,495	42,114	58,936	11,015
DE SOTO	DE SOTO STATE BANK	VERNON	7,025	386	465	500
DEERFIELD	BANK OF DEERFIELD	DANE	16,287	1,651	1,131	480
DELAFIELD	BANK ONE, WAUKESHA	WAUKESHA	688,246	87,859	206,801	17,852
DELAVAN	CITIZENS BANK OF DELAVAN	WALWORTH	61,356	5,119	15,014	3,508
DENMARK	DENMARK STATE BANK	BROWN	105,907	5,377	14,149	7,900
DODGEVILLE	DODGEVILLE STATE BANK	IOWA	38,272	10,804	10,268	2,125
DODGEVILLE	M&I BANK OF DODGEVILLE	IOWA	33,034	1,319	12,830	3,090
DORCHESTER	DORCHESTER STATE BANK	CLARK	15,093	1,129	4,162	919
DRUMMOND	STATE BANK OF DRUMMOND	BAYFIELD	19,280	2,546	5,819	607
DURAND	SECURITY NATIONAL BANK OF DURAND	PEPIN	77,798	3,521	37,303	3,100
EAGLE RIVER	FIRST NATIONAL BANK OF EAGLE RIVER	VILAS	46,351	2,285	14,362	200
EAGLE RIVER	M&I BANK OF EAGLE RIVER	VILAS	62,965	1,067	13,664	1,567
EAST TROY	STATE BANK OF EAST TROY	WALWORTH	37,033	2,733	8,551	1,100
EAU CLAIRE	CHARTER BANK EAU CLAIRE	EAU CLAIRE	26,805	3,839	7,007	0
EAU CLAIRE	FIRST INTERSTATE BANK OF WISCONSIN, NA	EAU CLAIRE	164,489	11,816	36,576	2,600
EAU CLAIRE	FIRST WISC. NAT. BANK OF EAU CLAIRE	EAU CLAIRE	238,808	34,459	35,621	13,015
EAU CLAIRE	LONDON SQUARE BANK	EAU CLAIRE	23,918	1,344	5,232	1,765
EAU CLAIRE	M&I COMMUNITY STATE BANK	EAU CLAIRE	99,568	5,891	27,328	1,195
EDGAR	THE BANK OF EDGAR	MARATHON	38,234	1,758	14,450	1,102
ELCHO	STATE BANK OF ELCHO	LANGLADE	8,745	2,515	1,407	220
ELKHART LAKE	BANK OF ELKHART LAKE	SHEBOYGAN	9,936	885	2,802	180
ELKHORN	BANK ONE, ELKHORN, NA	WALWORTH	99,225	13,207	23,150	1,500
ELKHORN	COMMUNITY BANK OF ELKHORN	WALWORTH	22,949	1,223	2,500	1,700
ELKHORN	STATE BANK OF ELKHORN	WALWORTH	55,150	3,766	13,240	2,348
ELLSWORTH	PIERCE COUNTY BANK & TRUST COMPANY	PIERCE	97,861	6,531	32,725	5,980
ELM GROVE	M&I WAUWATOSA STATE BANK	WAUKESHA	20,241	2,170	4,293	1,129
ELMWOOD	FIRST STATE BANK	PIERCE	8,539	665	3,309	327
ELROY	BANK OF ELROY	JUNEAU	21,390	3,577	4,178	575
EVANSVILLE	UNION BANK & TRUST COMPANY	ROCK	33,711	3,423	12,206	300
FALL RIVER	RIO-FALL RIVER UNION BANK	COLUMBIA	22,858	903	10,403	2,050
FENNIMORE	F&M BANK- FENNIMORE	GRANT	30,316	1,348	8,860	1,600
FERRYVILLE	FERRYVILLE STATE BANK	CRAWFORD	6,396	629	1,697	820
FLORENCE	STATE BANK OF FLORENCE	FLORENCE	13,741	599	5,255	0
FOND DU LAC	AMERICAN BANK OF FOND DU LAC	FOND DU LAC	58,889	6,702	17,017	900
FOND DU LAC	F&M BANK	FOND DU LAC	23,179	1,520	3,656	230
FOND DU LAC	FIRST WISC. NAT. BANK OF FOND DU LAC	FOND DU LAC	195,592	29,015	40,040	0
FOND DU LAC	NATIONAL EXCHANGE BANK & TRUST	FOND DU LAC	207,598	11,165	57,113	10,735
FOOTVILLE	THE FOOTVILLE STATE BANK	ROCK	11,399	1,176	5,373	100
FOREST JUNCTION	F&M BANK - FOREST JUNCTION	CALUMET	7,645	639	1,330	400
FORT ATKINSON	BANK OF FORT ATKINSON	JEFFERSON	29,526	4,718	5,407	750
FORT ATKINSON	CITIZENS STATE BANK	JEFFERSON	44,560	2,875	5,867	1,356
FORT ATKINSON	FIRST AMERICAN BANK & TRUST COMPANY	JEFFERSON	76,945	3,126	18,743	17,178
FOUNTAIN CITY	FIRST STATE BANK	BUFFALO	16,966	1,795	5,950	1,520
FOX LAKE	STATE BANK OF FOX LAKE	DODGE	24,309	3,290	9,314	206

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
21,027	385	20,642	407	1,915	43,567	747	0	4,700	661
1,985	18	1,967	37	41	3,702	23	0	419	34
27,512	799	26,713	1,160	1,466	48,670	582	0	6,837	668
9,149	108	9,041	392	489	24,133	325	0	2,271	145
22,889	353	22,536	597	1,764	35,991	499	0	2,961	280
64,017	461	63,556	1,562	1,514	83,014	7,250	0	7,481	606
192,076	2,319	189,757	2,869	2,804	269,234	15,581	0	22,680	3,048
5,031	36	4,995	149	530	6,255	75	0	695	39
12,475	219	12,256	551	218	15,026	178	0	1,083	129
356,980	4,192	352,788	10,179	12,767	587,828	48,316	0	52,102	6,197
37,198	415	36,783	229	703	46,088	3,937	0	11,331	1,589
76,671	972	75,699	1,388	1,394	95,894	1,280	0	8,733	1,168
14,511	106	14,405	140	530	34,299	482	0	3,491	591
15,004	171	14,833	546	416	30,408	290	0	2,336	384
8,180	129	8,051	506	326	12,692	216	0	2,185	126
9,819	166	9,653	269	386	16,968	837	0	1,475	147
32,472	498	31,974	339	1,561	66,752	370	0	10,676	1,198
27,939	177	27,762	1,084	658	41,506	787	0	4,058	350
45,451	528	44,923	846	898	56,625	969	0	5,371	1,051
23,837	185	23,652	561	436	32,419	361	0	4,253	357
15,039	150	14,889	800	270	23,569	1,391	0	1,845	235
110,809	1,345	109,464	2,223	1,810	144,273	10,628	135	9,453	2,381
151,022	2,079	148,943	4,324	2,446	209,900	14,210	0	14,698	2,935
14,969	150	14,819	503	255	21,583	343	0	1,992	291
63,009	901	62,108	1,927	1,119	86,671	5,945	0	6,952	1,279
20,198	300	19,898	413	613	33,918	438	0	3,878	461
4,239	46	4,193	147	263	7,989	39	0	717	49
5,885	59	5,826	123	120	8,722	51	0	1,163	92
59,733	754	58,979	1,232	1,157	89,831	2,017	0	7,377	687
16,911	110	16,801	504	221	21,357	175	0	1,417	173
33,091	340	32,751	1,129	1,916	48,175	2,737	0	4,238	330
50,481	462	50,019	909	1,697	88,402	1,583	0	7,876	1,139
12,121	141	11,980	457	212	18,660	137	0	1,444	293
3,989	92	3,897	100	241	7,791	48	0	700	48
12,356	350	12,006	508	546	19,478	157	0	1,755	(122)
17,064	155	16,909	332	541	29,873	415	0	3,423	261
8,708	71	8,637	409	456	20,121	310	0	2,427	130
17,743	167	17,576	337	595	26,625	807	0	2,884	396
3,053	62	2,991	73	186	5,829	55	0	512	(15)
7,578	134	7,444	315	128	12,303	320	0	1,118	144
34,102	886	33,216	38	1,016	50,692	1,549	0	6,648	701
16,961	169	16,792	709	272	20,580	211	0	2,388	45
122,528	1,676	120,852	2,336	3,349	178,658	4,720	0	12,214	1,891
126,324	2,156	124,168	1,735	2,682	164,851	20,754	0	21,993	3,303
4,331	54	4,277	265	208	10,339	122	0	938	11
4,873	52	4,821	357	98	6,849	91	0	705	26
18,271	223	18,048	44	559	24,622	2,123	0	2,781	387
32,651	247	32,404	686	1,372	40,792	269	0	3,499	336
36,749	365	36,384	791	723	65,207	1,534	0	10,204	1,235
7,603	120	7,483	63	155	15,265	193	0	1,508	119
11,030	108	10,922	255	322	22,042	324	0	1,943	122

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
FRANKLIN	FRANKLIN STATE BANK	MILWAUKEE	18,411	1,616	1,512	1,735
FREDERIC	FIRST AMERICAN BANK OF FREDERIC	POLK	43,500	2,061	14,610	0
FREEDOM	BANK ONE, FREEDOM	OUTAGAMIE	17,488	664	3,900	650
GALESVILLE	BANK OF GALESVILLE	TREMPEALEAU	20,436	1,803	6,804	115
GAYS MILLS	BANK OF GAYS MILLS	CRAWFORD	12,783	1,034	3,879	1,107
GENOA	GENOA STATE BANK	VERNON	5,278	1,723	1,287	408
GENOA CITY	CITIZENS STATE BANK	WALWORTH	15,562	1,277	5,030	0
GILMAN	STATE BANK OF GILMAN	TAYLOR	14,004	1,402	4,085	80
GLENWOOD CITY	FIRST NATIONAL BANK OF GLENWOOD	ST CROIX	18,362	817	5,951	169
GOODMAN	CITIZENS BANK OF GOODMAN	MARINETTE	3,227	504	503	950
GRAFTON	GRAFTON STATE BANK	OZAUKEE	56,505	2,410	21,163	0
GRAND MARSH	GRAND MARSH STATE BANK	ADAMS	22,244	2,029	5,235	982
GRANTSBURG	FIRST WISCONSIN BANK OF GRANTSBURG	BURNETT	103,924	12,457	31,072	0
GRATIOT	GRATIOT STATE BANK	LAFAYETTE	16,303	1,015	9,037	0
GREEN BAY	ASSOCIATED KELLOGG BANK, NA	BROWN	537,291	59,135	84,913	46,600
GREEN BAY	FIRST INTERSTATE BANK OF WISC., N.A.	BROWN	66,739	5,730	11,259	700
GREEN BAY	FIRST WISCONSIN BANK OF GREEN BAY	BROWN	123,101	9,947	19,952	1,500
GREEN BAY	M&I FOX HEIGHTS BANK	BROWN	42,312	3,065	9,719	4,101
GREEN BAY	UNIVERSITY BANK	BROWN	116,968	13,174	19,281	0
GREEN BAY	VALLEY BANK, NORTHEAST	BROWN	404,967	18,399	77,628	0
GREEN LAKE	GREEN LAKE STATE BANK	GREEN LAKE	22,944	1,415	4,087	2,700
GREEN VALLEY	FIRST INTERSTATE BANK OF WISC.- NE	SHAWANO	95,740	3,275	30,185	0
GREENFIELD	EDGEWOOD BANK	MILWAUKEE	15,549	1,991	4,219	150
GREENFIELD	FIRST WISCONSIN NAT. BANK OF SOUTHGATE	MILWAUKEE	84,534	10,940	19,119	1,000
GREENLEAF	GREENLEAF WAYSIDE BANK	BROWN	22,523	1,602	6,591	525
GREENWOOD	FARMERS & MERCHANTS BANK	CLARK	29,102	2,982	8,412	2,100
GRESHAM	STATE BANK	SHAWANO	15,551	1,065	6,720	1,690
HAGER CITY	HIAWATHA NATIONAL BANK	PIERCE	19,618	1,497	4,327	0
HALES CORNERS	STATE BANK, HALES CORNERS	MILWAUKEE	106,906	6,296	24,938	5,300
HALES CORNERS	TRI CITY NATIONAL BANK-HALES CORNERS	MILWAUKEE	50,423	4,060	13,816	800
HAMMOND	HAMMOND STATE BANK	ST CROIX	13,159	846	2,411	485
HARTFORD	FIRST NATIONAL BANK OF HARTFORD	WASHINGTON	73,218	3,513	24,493	4,825
HARTLAND	HARTLAND NATIONAL BANK	WAUKESHA	34,198	3,197	5,850	6,074
HARTLAND	VALLEY BANK, SOUTHEAST	WAUKESHA	90,144	9,312	14,648	0
HAYWARD	HERITAGE BANK OF HAYWARD	SAWYER	25,531	1,471	4,636	740
HAYWARD	PEOPLES NATIONAL BANK	SAWYER	65,117	3,900	19,833	0
HELENVILLE	BANK OF HELENVILLE	JEFFERSON	6,495	225	3,116	300
HIGHLAND	HIGHLAND STATE BANK	IOWA	10,807	778	4,021	100
HILBERT	F & M BANK - HILBERT	CALUMET	14,534	1,068	2,884	1,000
HILLSBORO	FARMERS STATE BANK	VERNON	35,123	2,409	11,860	1,699
HOLMEN	BANK OF HOLMEN	LA CROSSE	16,195	3,984	592	0
HORICON	HORICON STATE BANK	DODGE	53,022	2,132	7,788	0
HOWARDS GROVE	STATE BANK OF HOWARDS GROVE	SHEBOYGAN	29,470	974	14,685	1,000
HUDSON	FIRST NATIONAL BANK OF HUDSON	ST CROIX	53,072	4,129	11,224	2,700
HUDSON	MIDAMERICA BANK OF HUDSON	ST CROIX	36,598	10,167	3,112	900
HURLEY	IRON EXCHANGE BANK	IRON	30,965	1,655	6,991	100
HUSTISFORD	HUSTISFORD STATE BANK	DODGE	16,269	651	4,499	395
INDEPENDENCE	STATE BANK OF INDEPENDENCE	TREMPEALEAU	18,264	1,321	7,848	205
IRON RIVER	SECURITY STATE BANK	BAYFIELD	34,767	2,826	11,325	0
IXONIA	IXONIA STATE BANK	JEFFERSON	44,503	2,690	11,474	500
JANESVILLE	BANK ONE, JANESVILLE N.A.	ROCK	158,204	21,149	39,183	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
12,916	112	12,804	526	218	16,780	108	0	1,523	75
25,725	354	25,371	845	613	39,062	583	0	3,855	368
11,893	158	11,735	374	165	15,911	240	0	1,337	161
11,231	204	11,027	130	557	18,655	278	0	1,503	143
6,535	119	6,416	175	172	11,587	129	0	1,067	136
1,761	22	1,739	60	61	4,693	66	0	519	59
8,945	56	8,889	154	212	13,973	255	0	1,334	124
8,143	80	8,063	185	189	12,765	98	0	1,141	203
10,877	252	10,625	151	649	15,768	109	0	2,485	181
1,231	18	1,213	36	21	2,972	19	0	236	20
29,813	365	29,448	1,518	1,966	50,026	2,052	0	4,427	198
13,466	132	13,334	407	257	20,543	118	0	1,583	213
58,034	868	57,166	681	2,548	89,243	7,227	0	7,454	901
5,938	66	5,872	60	319	14,135	228	0	1,940	146
333,834	3,779	330,055	8,271	8,317	396,868	89,723	5,000	45,700	7,817
48,286	440	47,846	409	795	59,886	2,625	0	4,228	708
90,231	1,391	88,840	1,262	1,600	110,233	5,390	0	7,478	1,340
24,546	254	24,292	665	470	39,130	248	0	2,934	475
81,878	776	81,102	1,706	1,705	101,775	8,727	0	6,466	865
297,966	3,149	294,817	8,037	6,086	360,014	14,452	0	30,501	4,668
14,417	120	14,297	172	273	20,358	236	0	2,350	346
61,711	890	60,821	385	1,074	87,992	785	0	6,963	970
8,612	222	8,390	385	414	13,808	136	0	1,605	105
51,740	695	51,045	802	1,628	76,955	2,583	0	4,996	1,151
13,462	209	13,253	190	362	18,762	1,975	0	1,786	182
14,949	279	14,670	272	666	24,969	1,833	0	2,300	262
5,798	150	5,648	174	254	12,767	117	0	2,667	223
13,233	146	13,087	311	396	17,792	306	0	1,520	(9)
68,042	971	67,071	2,066	1,235	97,374	1,624	0	7,908	1,211
30,094	344	29,750	1,372	625	45,563	1,117	0	3,743	680
8,783	114	8,669	400	348	11,983	133	0	1,043	86
38,381	463	37,918	799	1,670	64,894	683	0	7,641	686
18,655	178	18,477	176	424	30,988	765	0	2,445	274
62,295	699	61,596	3,534	1,054	81,327	1,994	0	6,823	955
18,260	167	18,093	287	304	23,159	217	0	2,155	274
38,852	384	38,468	1,166	1,750	56,268	2,486	0	6,363	756
2,772	33	2,739	14	101	5,791	74	0	630	57
5,737	65	5,672	70	166	9,825	114	0	868	121
9,307	103	9,204	201	177	13,105	180	0	1,249	141
17,950	150	17,800	645	710	30,241	385	0	4,497	454
10,843	130	10,713	292	614	14,262	808	0	1,125	118
41,872	461	41,411	907	784	48,001	826	250	3,945	633
12,167	161	12,006	343	462	26,487	501	0	2,482	297
33,582	349	33,233	481	1,305	48,479	411	0	4,182	651
20,718	70	20,648	1,413	358	33,329	104	0	3,165	515
21,296	203	21,093	728	398	28,026	268	0	2,671	313
10,461	153	10,308	213	203	13,801	156	0	2,312	246
8,698	319	8,379	86	425	16,813	218	0	1,233	88
20,086	184	19,902	194	520	24,255	6,094	0	4,418	569
28,336	409	27,927	431	1,481	40,624	279	0	3,600	434
93,760	1,137	92,623	2,414	2,835	140,521	5,466	0	12,217	1,688

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
JANESVILLE	ROCK COUNTY NATIONAL BANK	ROCK	75,162	2,982	16,865	3,450
JANESVILLE	ROCK COUNTY SAVINGS & TRUST COMPANY	ROCK	47,281	5,441	7,301	300
JANESVILLE	VALLEY BANK, JANESVILLE	ROCK	235,565	27,132	45,534	1,000
JEFFERSON	FARMERS & MERCHANTS BANK	JEFFERSON	64,201	2,438	17,059	740
JEFFERSON	JEFFERSON COUNTY BANK	JEFFERSON	42,026	2,100	16,270	1,545
JOHNSON CREEK	F&M BANK OF JOHNSON CREEK	JEFFERSON	30,701	2,198	3,435	2,400
JUDA	THE BANK OF JUDA	GREEN	13,841	1,284	4,011	0
JUNCTION CITY	JUNCTION STATE BANK	PORTAGE	12,004	556	5,231	600
KAUKAUNA	BANK OF KAUKAUNA	OUTAGAMIE	40,190	3,730	13,075	0
KAUKAUNA	F & M BANK	OUTAGAMIE	70,209	3,962	12,456	2,100
KENDALL	FARMERS & MERCHANTS BANK	MONROE	10,587	3,288	1,719	0
KENOSHA	FIRST NATIONAL BANK OF KENOSHA	KENOSHA	329,472	16,292	149,034	4,500
KENOSHA	HERITAGE BANK OF KENOSHA	KENOSHA	104,347	6,133	25,904	1,000
KEWASKUM	VALLEY BANK OF KEWASKUM	WASHINGTON	108,536	6,238	27,706	1,150
KEWAUNEE	STATE BANK OF KEWAUNEE	KEWAUNEE	51,954	3,094	17,338	1,350
KEWAUNEE	UNION STATE BANK	KEWAUNEE	31,496	898	6,100	975
KIEL	CITIZENS STATE BANK	MANITOWOC	40,135	1,655	12,421	0
KIEL	STATE BANK OF KIEL	MANITOWOC	28,660	1,492	12,941	350
KINGSTON	KINGSTON-DALTON STATE BANK	GREEN LAKE	13,583	423	4,599	400
LA CROSSE	COULEE STATE BANK	LA CROSSE	52,011	2,772	27,677	525
LA CROSSE	EXCHANGE STATE BANK	LA CROSSE	49,192	2,118	20,062	1,745
LA CROSSE	LA CROSSE TRUST COMPANY	LA CROSSE	2,261	138	1,797	0
LA CROSSE	M&I BANK OF LA CROSSE	LA CROSSE	4,232	393	456	606
LA CROSSE	NORWEST BANK LA CROSSE, NA	LA CROSSE	206,682	18,075	60,313	0
LA CROSSE	STATE BANK OF LA CROSSE	LA CROSSE	114,510	12,946	35,766	3,650
LA FARGE	LA FARGE STATE BANK	VERNON	17,827	5,079	3,333	850
LADYSMITH	PIONEER NATIONAL BANK	RUSK	40,216	3,625	13,403	4,835
LADYSMITH	SECURITY STATE BANK	RUSK	39,531	10,069	10,920	2,150
LAKE GENEVA	CITIZENS NATIONAL BANK OF LAKE GENEVA	WALWORTH	40,019	2,311	8,080	1,600
LAKE GENEVA	FIRST BANK SE OF LAKE GENEVA, NA	WALWORTH	147,791	9,498	52,945	1,150
LAKE MILLS	BANK OF LAKE MILLS	JEFFERSON	29,164	1,940	8,268	2,000
LAKE MILLS	THE GREENWOOD'S STATE BANK	JEFFERSON	21,434	1,992	8,980	250
LANCASTER	M&I LANCASTER STATE BANK	GRANT	48,628	1,009	18,166	805
LANCASTER	UNION BANK & TRUST	GRANT	34,595	2,833	13,705	1,185
LAND O' LAKES	HEADWATERS STATE BANK	VILAS	13,335	681	2,963	0
LAONA	LAONA STATE BANK	FOREST	22,840	806	7,959	401
LARSEN	BANK ONE, LARSEN	WINNEBAGO	19,506	2,122	6,734	3,900
LEBANON	LEBANON STATE BANK	DODGE	7,476	1,519	1,058	469
LITTLE CHUTE	BANK OF LITTLE CHUTE	OUTAGAMIE	49,197	3,383	21,131	400
LIVINGSTON	LIVINGSTON STATE BANK	GRANT	24,960	653	9,041	1,000
LODI	STATE BANK OF LODI	COLUMBIA	45,198	3,038	11,793	1,434
LONE ROCK	STATE BANK OF LONE ROCK	RICHLAND	7,694	585	1,310	500
LOYAL	CITIZENS STATE BANK OF LOYAL	CLARK	40,370	2,417	13,217	1,028
LUCK	FIDELITY STATE BANK	POLK	35,978	1,526	9,388	1,300
LUXEMBURG	BANK OF LUXEMBURG	KEWAUNEE	50,258	1,525	13,752	4,200
MADISON	ASSOCIATED RANDALL BANK	DANE	70,147	4,046	10,316	5,100
MADISON	BANK ONE, MADISON	DANE	222,314	27,452	54,924	4,778
MADISON	BANKERS' BANK OF WISCONSIN	DANE	59,131	7,284	15,753	9,109
MADISON	FIRST WISC. NATIONAL BANK OF MADISON	DANE	567,306	93,680	116,150	14,082
MADISON	M&I BANK OF HILLDALE	DANE	318,942	23,741	58,288	8,417
MADISON	M&I BANK OF MADISON	DANE	244,290	20,437	44,482	2,123

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
47,748	396	47,352	3,274	1,239	64,306	2,758	0	8,098	750
32,954	337	32,617	1,024	598	42,626	574	0	4,081	430
151,175	1,454	149,721	6,208	5,970	215,091	5,276	0	15,198	2,021
42,754	420	42,334	650	980	57,693	660	0	5,848	769
20,841	412	20,429	551	1,131	37,127	809	0	4,090	385
22,122	278	21,844	330	494	28,269	272	0	2,160	219
8,184	137	8,047	303	196	12,400	340	0	1,101	84
5,270	52	5,218	183	216	10,538	110	0	1,356	80
21,725	217	21,508	409	1,468	31,846	4,193	0	4,151	446
49,617	551	49,066	1,574	1,051	63,217	753	0	6,239	893
5,119	66	5,053	198	329	8,823	776	0	988	82
150,121	1,299	148,822	5,030	5,794	275,206	22,832	0	31,434	4,710
67,598	506	67,092	3,229	989	92,406	4,753	0	7,188	803
69,958	745	69,213	2,522	1,707	98,708	1,257	0	8,571	1,464
28,251	322	27,929	786	1,457	47,058	550	0	4,346	493
21,902	234	21,668	603	1,252	28,570	930	0	1,996	(266)
25,328	301	25,027	225	807	33,826	2,292	0	4,017	271
13,385	138	13,247	238	392	24,882	1,163	0	2,615	311
7,868	79	7,789	205	167	12,452	81	0	1,050	169
19,929	175	19,754	464	819	46,052	605	0	5,354	570
24,076	257	23,819	620	828	42,618	345	0	6,229	592
0	0	0	320	6	0	80	0	2,181	423
2,589	147	2,442	243	92	3,553	157	0	522	(12)
125,247	1,216	124,031	1,984	2,279	170,228	24,580	850	11,024	2,360
60,077	863	59,214	1,195	1,739	104,632	1,845	0	8,033	543
8,235	102	8,133	77	355	15,872	152	0	1,803	231
16,892	224	16,668	356	1,329	34,237	2,745	0	3,234	522
15,640	57	15,583	236	573	34,379	1,325	0	3,827	609
26,421	125	26,296	1,163	569	36,974	225	0	2,820	314
77,350	612	76,738	3,678	3,782	132,110	4,710	0	10,971	1,093
15,893	101	15,792	266	898	25,821	373	0	2,970	265
9,548	119	9,429	304	479	19,462	344	0	1,628	166
27,187	278	26,909	517	1,222	43,156	624	0	4,848	465
15,385	232	15,153	595	1,124	31,565	370	0	2,660	515
9,250	87	9,163	289	239	12,211	100	0	1,024	149
13,041	261	12,780	249	645	20,551	514	0	1,775	264
6,610	121	6,489	92	169	17,743	145	0	1,618	195
4,229	66	4,163	83	184	6,832	79	0	565	35
23,481	224	23,257	287	739	42,589	545	0	6,063	786
13,711	228	13,483	206	577	22,036	348	0	2,576	236
26,725	437	26,288	1,731	914	40,544	542	0	4,112	383
5,107	40	5,067	132	100	6,998	102	0	594	84
22,325	566	21,759	563	1,386	37,459	386	0	2,525	(489)
22,580	172	22,408	952	404	33,112	246	0	2,620	515
29,672	420	29,252	871	658	44,383	811	0	5,064	441
48,363	500	47,863	1,819	1,003	64,380	665	600	4,502	696
127,834	1,366	126,468	5,800	2,892	183,038	22,420	0	16,856	2,403
27,725	391	27,334	257	1,394	30,403	23,954	0	4,774	225
317,840	5,926	311,914	19,938	11,342	515,112	14,606	0	37,388	8,763
238,701	2,798	235,903	8,513	4,080	291,013	5,184	2,000	20,745	3,386
168,785	1,670	167,115	5,252	4,881	211,098	14,052	0	19,140	2,877

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MADISON	PARK BANK	DANE	63,045	4,112	8,323	1,140
MADISON	VALLEY BANK	DANE	575,628	44,978	93,735	19,000
MANAWA	FARMERS STATE BANK OF MANAWA	WAUPACA	39,448	3,935	13,997	10,101
MANITOWOC	ASSOCIATED MANITOWOC BANK, NA	MANITOWOC	195,025	7,608	77,731	2,050
MANITOWOC	FIRST NATIONAL BANK IN MANITOWOC	MANITOWOC	122,565	8,831	37,975	4,500
MANITOWOC	FIRST WISCONSIN BANK OF MANITOWOC	MANITOWOC	120,454	9,995	20,819	1,875
MARATHON	MARATHON STATE BANK	MARATHON	54,787	1,929	29,161	3,200
MARINETTE	FARMERS & MERCHANTS BANK & TRUST	MARINETTE	88,496	3,317	37,295	2,173
MARINETTE	FIRST NATIONAL BANK OF WISCONSIN	MARINETTE	27,363	2,396	5,184	1,700
MARINETTE	STEPHENSON NATIONAL BANK & TRUST	MARINETTE	82,457	3,333	17,713	6,020
MARION	MARION STATE BANK	WAUPACA	49,676	2,587	19,968	695
MARKESAN	FARMERS STATE BANK	GREEN LAKE	28,611	1,277	8,419	300
MARKESAN	MARKESAN STATE BANK	GREEN LAKE	28,248	866	12,052	700
MARSHFIELD	ASSOCIATED CITIZENS BANK, NA	WOOD	107,982	8,188	29,449	4,745
MARSHFIELD	M&I CENTRAL BANK AND TRUST	WOOD	94,905	5,212	24,250	2,893
MARSHFIELD	M&I TRI-COUNTY BANK	WOOD	35,202	3,218	6,194	624
MATTOON	MATTOON STATE BANK	SHAWANO	3,731	374	751	100
MAUSTON	BANK OF MAUSTON	JUNEAU	57,628	2,800	15,926	0
MAYVILLE	M&I BANK OF MAYVILLE	DODGE	68,589	2,841	15,515	2,541
MAZOMANIE	THE PEOPLES STATE BANK	DANE	18,536	1,081	2,596	998
MCFARLAND	MCFARLAND STATE BANK	DANE	26,777	1,614	6,372	1,646
MEDFORD	MEDFORD NATIONAL BANK	TAYLOR	26,273	1,716	6,286	2,055
MEDFORD	STATE BANK OF MEDFORD	TAYLOR	100,916	9,056	34,894	2,708
MELROSE	BANK OF MELROSE	JACKSON	35,286	2,564	8,513	1,245
MENASHA	FIRST NATIONAL BANK OF MENASHA	WINNEBAGO	47,330	3,919	9,662	4,300
MENOMONEE FALLS	F&M BANK	WAUKESHA	281,232	16,509	48,714	17,278
MENOMONEE FALLS	F&M TRUST COMPANY, INC.	WAUKESHA	230	9	100	4
MENOMONEE FALLS	M&I BANK OF MENOMONEE FALLS	WAUKESHA	105,190	4,727	32,449	6,201
MENOMONEE FALLS	TRI CITY NAT. BANK OF MENOMONEE FALLS	WAUKESHA	6,177	321	1,242	0
MENOMONIE	BANK OF MENOMONIE	DUNN	62,320	11,646	16,158	3,015
MENOMONIE	FIRST BANK & TRUST	DUNN	54,190	5,154	16,474	1,886
MENOMONIE	VALLEY BANK, MENOMONIE	DUNN	52,110	1,490	14,967	1,178
MEQUON	BANK ONE, MEQUON	OZAUKEE	21,132	922	3,992	1,400
MEQUON	FIRST WISC. NATIONAL BANK OF MEQUON	OZAUKEE	46,513	6,521	9,994	4,600
MEQUON	OZAUKEE BANK MEQUON	OZAUKEE	81,993	10,731	17,373	8,055
MERCER	NORTHERN HIGHLANDS STATE BANK	IRON	9,980	1,044	1,709	390
MERRILL	LINCOLN COUNTY BANK	LINCOLN	38,615	2,726	10,498	2,300
MERRILL	M&I CITIZENS AMERICAN BANK	LINCOLN	63,288	3,322	20,582	1,804
MILTON	BANK OF MILTON	ROCK	17,082	1,739	4,198	465
MILTON	THE FARMERS BANK	ROCK	19,872	1,203	8,240	415
MILWAUKEE	ASSOCIATED COMMERCE BANK	MILWAUKEE	146,495	10,759	42,560	8,500
MILWAUKEE	BANK ONE WISCONSIN TRUST COMPANY, NA	MILWAUKEE	15,842	189	12,676	500
MILWAUKEE	BANK ONE, MILWAUKEE, NA	MILWAUKEE	1,828,787	217,311	222,526	48,157
MILWAUKEE	FIRST BANK SOUTHEAST, NAT. ASSOCIATION	MILWAUKEE	234,991	8,864	55,575	0
MILWAUKEE	FIRST BANK, (N.A.)	MILWAUKEE	1,510,579	127,183	109,192	49,711
MILWAUKEE	FIRST WISCONSIN NAT. BANK OF MILWAUKEE	MILWAUKEE	3,570,769	575,785	317,459	157,116
MILWAUKEE	FIRST WISCONSIN NORTHWESTERN NAT. BANK	MILWAUKEE	34,734	3,639	10,082	1,300
MILWAUKEE	FIRST WISCONSIN TRUST COMPANY	MILWAUKEE	37,282	2,043	9,745	15,000
MILWAUKEE	KILBOURN STATE BANK	MILWAUKEE	72,769	4,625	30,558	2,634
MILWAUKEE	LAYTON STATE BANK	MILWAUKEE	50,695	2,137	36,687	0
MILWAUKEE	LIBERTY BANK	MILWAUKEE	14,341	1,138	4,303	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
47,356	563	46,793	1,986	691	58,288	1,202	0	3,555	437
401,392	4,175	397,217	10,944	9,754	516,961	15,448	0	43,219	6,071
10,884	33	10,851	84	480	34,588	456	0	4,404	777
104,596	1,518	103,078	1,855	2,703	157,732	18,691	4,500	14,102	2,879
68,037	905	67,132	1,460	2,667	109,840	3,407	0	9,318	1,410
85,483	1,319	84,164	1,034	2,567	103,592	9,400	163	7,299	1,237
19,651	70	19,581	152	764	46,999	511	0	7,277	736
43,690	580	43,110	1,260	1,341	76,229	4,266	0	8,001	787
17,242	336	16,906	652	525	24,188	1,168	0	2,007	(192)
53,989	519	53,470	575	1,346	69,416	5,591	0	7,450	952
24,927	426	24,501	0	1,925	44,054	496	0	5,126	654
17,724	200	17,524	231	860	25,777	333	0	2,501	249
14,057	112	13,945	305	380	24,710	406	0	3,132	299
63,239	624	62,615	1,272	1,713	91,945	8,252	1,200	6,585	1,054
60,047	576	59,471	1,725	1,354	86,220	1,034	0	7,651	1,266
24,929	599	24,330	536	300	32,005	140	0	3,057	539
2,336	48	2,288	109	109	3,442	18	0	271	2
37,082	340	36,742	771	1,389	51,238	1,016	0	5,374	711
46,777	570	46,207	742	743	62,845	654	0	5,090	930
13,389	201	13,188	395	278	17,025	143	0	1,368	187
16,012	114	15,898	164	1,083	24,056	358	0	2,363	281
15,508	99	15,409	510	297	24,196	273	0	1,804	120
51,765	597	51,168	1,146	1,944	89,006	3,410	0	8,500	990
22,215	298	21,917	295	752	31,889	621	0	2,776	234
28,622	325	28,297	703	449	43,827	357	0	3,146	129
193,531	2,154	191,377	4,109	3,245	246,459	15,714	500	18,559	2,495
0	0	0	18	99	0	13	0	217	(131)
59,608	550	59,058	1,612	1,143	97,470	1,309	0	6,411	1,140
4,449	11	4,438	102	74	3,577	1,081	0	1,519	25
30,163	200	29,963	889	649	53,578	975	0	7,767	1,004
29,037	317	28,720	832	1,124	45,575	1,484	0	7,131	607
32,379	339	32,040	1,675	760	46,316	1,856	0	3,938	498
13,770	201	13,569	1,027	222	18,897	230	0	2,005	74
24,823	357	24,466	460	472	43,558	413	0	2,542	440
43,788	100	43,688	1,665	481	71,629	4,560	0	5,104	805
6,446	80	6,366	170	301	9,122	57	0	801	69
21,438	222	21,216	527	1,348	35,316	245	0	3,054	450
36,200	482	35,718	1,007	855	57,565	542	0	5,181	827
10,310	98	10,212	277	191	15,572	168	0	1,342	137
9,324	81	9,243	299	472	17,988	199	0	1,685	204
82,424	757	81,667	551	2,458	113,404	21,653	1,500	9,938	1,502
0	0	0	1,628	849	0	2,951	0	12,891	6,715
1,265,339	16,357	1,248,982	17,110	74,701	1,246,821	467,689	1,972	112,305	17,065
158,886	1,102	157,784	7,319	5,449	210,140	7,263	0	17,588	2,061
1,113,482	15,909	1,097,573	8,305	118,615	1,062,804	367,287	10,100	70,388	10,950
2,407,207	42,331	2,364,876	46,757	108,776	2,579,106	762,575	0	229,088	99,053
18,828	274	18,554	473	686	31,862	798	0	2,074	353
4,222	73	4,149	2,439	3,906	24,245	3,079	0	9,958	5,019
33,657	1,033	32,624	1,075	1,253	53,916	6,018	0	12,835	1,625
10,640	188	10,452	434	985	44,910	262	0	5,523	643
8,033	202	7,831	681	388	11,297	2,101	0	943	(447)

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MILWAUKEE	LINCOLN STATE BANK	MILWAUKEE	87,494	5,050	20,309	925
MILWAUKEE	M&I GREATER MILWAUKEE BANK	MILWAUKEE	75,374	3,402	15,064	4,671
MILWAUKEE	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	2,630,138	289,514	610,666	25,078
MILWAUKEE	MARSHALL & ILSLEY TRUST COMPANY	MILWAUKEE	49,841	21,899	6,185	0
MILWAUKEE	MILWAUKEE WESTERN BANK	MILWAUKEE	98,531	4,457	57,536	6,500
MILWAUKEE	MITCHELL BANK	MILWAUKEE	57,561	4,180	20,077	2,535
MILWAUKEE	NORTH MILWAUKEE STATE BANK	MILWAUKEE	23,720	2,611	8,889	2,078
MILWAUKEE	PARK BANK	MILWAUKEE	185,322	14,764	51,465	5,900
MILWAUKEE	UNIVERSITY NATIONAL BANK	MILWAUKEE	36,722	4,036	10,000	2,550
MINERAL POINT	FARMERS SAVINGS BANK	IOWA	48,844	5,705	15,353	1,244
MINOCQUA	FIRST WISCONSIN BANK OF MINOCQUA	ONEIDA	75,835	8,934	25,215	1,700
MONDOVI	BANK OF MONDOVI	BUFFALO	28,455	2,137	10,462	958
MONROE	BANK ONE, MONROE	GREEN	94,079	14,745	23,585	4,300
MONROE	FIRST NATIONAL BANK OF MONROE	GREEN	99,389	4,131	26,580	12,170
MONTELLO	THE MONTELLO STATE BANK	MARQUETTE	33,725	1,144	15,997	1,364
MONTFORT	CITIZENS STATE BANK	GRANT	13,950	1,421	3,922	800
MONTICELLO	BANK OF MONTICELLO	GREEN	28,893	1,536	11,468	797
MOSINEE	M&I BANK OF MOSINEE	MARATHON	30,265	1,075	7,399	1,257
MOUNT CALVARY	MOUNT CALVARY STATE BANK	FOND DU LAC	24,604	1,237	7,962	3,600
MOUNT HOREB	STATE BANK OF MOUNT HOREB	DANE	57,989	1,990	21,746	780
MUKWONAGO	CITIZENS BANK OF MUKWONAGO	WAUKESHA	107,967	7,127	25,697	7,400
MUKWONAGO	HERITAGE BANK OF MUKWONAGO	WAUKESHA	19,677	1,219	2,358	525
NECEDAH	THE NECEDAH BANK	JUNEAU	16,932	782	4,152	1,682
NEENAH	ASSOCIATED BANK, NATIONAL ASSOCIATION	WINNEBAGO	267,415	21,431	68,495	30,500
NEENAH	BANK ONE, NEENAH, NA	WINNEBAGO	66,640	7,119	17,615	374
NEILLSVILLE	M&I NATIONAL BANK OF NEILLSVILLE	CLARK	36,549	654	11,748	0
NEILLSVILLE	NEILLSVILLE BANK	CLARK	49,870	4,108	18,920	1,510
NEKOOSA	NEKOOSA-PORT EDWARDS STATE BANK	WOOD	54,872	2,522	9,728	2,050
NESHKORO	FARMERS EXCHANGE BANK	MARQUETTE	15,621	542	4,454	1,300
NEW AUBURN	SECURITY BANK	CHIPPEWA	13,551	1,539	3,648	350
NEW BERLIN	FIRST INTERSTATE BANK OF WIS.- SE	WAUKESHA	492,653	32,738	74,291	0
NEW GLARUS	THE BANK OF NEW GLARUS	GREEN	39,064	2,175	12,550	3
NEW HOLSTEIN	M&I NEW HOLSTEIN BANK	CALUMET	47,072	1,173	14,825	3,092
NEW LISBON	M&I COMMUNITY FIRST BANK	JUNEAU	39,738	1,330	10,188	2,405
NEW LONDON	F&M BANK - NEW LONDON	WAUPACA	18,041	1,284	4,308	900
NEW LONDON	THE FIRST STATE BANK	WAUPACA	93,262	5,118	21,901	0
NEW RICHMOND	BANK OF NEW RICHMOND	ST CROIX	55,732	5,967	13,944	405
NEW RICHMOND	FIRST NATIONAL BANK OF NEW RICHMOND	ST CROIX	36,412	3,746	3,840	1,315
NEWBURG	STATE BANK OF NEWBURG	WASHINGTON	17,920	636	6,629	300
NIAGARA	FIRST NATIONAL BANK OF NIAGARA	MARINETTE	24,643	3,542	3,815	350
NICHOLS	STATE BANK OF NICHOLS	OUTAGAMIE	10,509	1,420	1,671	1,548
NORWALK	COMMUNITY STATE BANK	MONROE	7,384	396	2,104	0
OAK CREEK	TRI CITY NATIONAL BANK OF OAK CREEK	MILWAUKEE	67,045	5,312	21,304	275
OAKFIELD	BANK OF OAKFIELD	FOND DU LAC	16,709	634	6,203	550
OCONOMOWOC	FIRST BANK OF OCONOMOWOC	WAUKESHA	66,845	3,953	22,512	1,500
OCONTO	AMERICAN BANK OF WISCONSIN	OCONTO	87,706	3,823	26,135	3,100
OMRO	F&M BANK - WINNEBAGO COUNTY	WINNEBAGO	51,903	3,274	13,545	1,990
ONALASKA	M&I BANK OF ONALASKA	LA CROSSE	40,361	2,181	10,813	821
ONTARIO	BANK OF ONTARIO	VERNON	6,025	1,708	864	301
OOSTBURG	OOSTBURG STATE BANK	SHEBOYGAN	41,404	3,461	12,252	1,120
OREGON	COMMUNITY NATIONAL BANK	DANE	25,489	2,469	7,774	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
59,319	466	58,853	1,248	1,109	78,585	1,990	0	6,919	708
51,210	488	50,722	699	816	69,858	652	0	4,864	919
1,510,133	18,955	1,491,178	37,427	176,275	1,746,954	705,254	8,135	169,795	25,686
0	0	0	0	21,757	0	41,311	0	8,530	5,312
28,544	890	27,654	755	1,629	83,863	4,668	0	10,000	1,169
28,227	461	27,766	1,892	1,111	52,541	520	0	4,500	(1,147)
9,403	83	9,320	252	570	21,832	225	124	1,539	37
111,081	2,200	108,881	1,997	2,315	162,432	6,585	0	16,305	2,359
19,560	194	19,366	151	619	33,586	374	0	2,762	401
25,947	378	25,569	296	677	44,436	598	0	3,810	582
38,319	568	37,751	1,026	1,209	69,556	1,732	0	4,547	836
14,303	132	14,171	259	468	25,939	214	0	2,302	310
49,743	693	49,050	1,119	1,280	86,390	731	0	6,958	782
53,738	1,681	52,057	2,491	1,960	92,541	904	0	5,944	1,040
14,264	142	14,122	357	741	30,542	209	0	2,974	431
7,274	198	7,076	325	406	12,294	217	0	1,439	153
13,661	207	13,454	888	750	24,863	304	0	3,726	250
20,337	585	19,752	408	374	27,621	357	0	2,287	441
11,783	171	11,612	68	125	21,718	240	0	2,646	209
31,475	359	31,116	1,114	1,243	52,714	801	0	4,474	645
65,632	820	64,812	1,693	1,238	99,402	537	0	8,028	880
15,066	194	14,872	476	227	17,968	146	0	1,563	56
9,832	90	9,742	42	532	15,171	96	0	1,665	154
140,375	1,726	138,649	4,765	3,575	230,453	17,818	2,000	17,144	2,587
39,371	423	38,948	1,540	1,044	58,448	2,845	0	5,347	558
23,165	374	22,791	786	570	30,963	2,486	0	3,100	526
24,239	304	23,935	510	687	45,517	646	0	3,707	353
39,053	497	38,556	536	1,480	50,225	650	0	3,997	491
9,010	87	8,923	79	323	14,195	136	0	1,290	110
7,669	77	7,592	164	258	11,469	940	0	1,142	153
366,238	3,388	362,850	11,508	11,266	427,874	26,087	0	38,692	2,731
23,451	378	23,073	629	634	35,186	550	0	3,328	305
26,997	315	26,682	510	790	42,897	239	0	3,936	469
24,727	315	24,412	859	544	36,410	444	0	2,884	429
10,986	171	10,815	499	235	16,639	148	0	1,254	67
62,479	682	61,797	3,369	1,077	78,256	5,057	0	9,949	885
33,190	277	32,913	1,385	1,118	49,732	1,828	0	4,172	542
24,838	229	24,609	2,000	902	33,013	290	0	3,109	390
10,085	58	10,027	119	209	15,468	270	0	2,182	325
16,210	140	16,070	467	399	22,278	255	0	2,110	174
5,557	56	5,501	131	238	9,192	70	0	1,247	114
4,761	88	4,673	92	119	6,216	181	0	987	109
38,835	457	38,378	817	959	60,014	1,226	0	5,805	1,164
9,085	90	8,995	122	205	14,821	109	0	1,779	204
35,915	283	35,632	2,546	702	58,569	2,456	0	5,820	543
51,212	643	50,569	2,103	1,976	79,230	1,124	0	7,352	328
31,572	320	31,252	883	959	45,093	2,614	0	4,196	505
26,183	1,411	24,772	478	1,296	36,683	791	0	2,887	400
2,945	24	2,921	62	169	5,467	61	0	497	28
24,537	482	24,055	62	454	36,070	622	0	4,712	624
14,261	97	14,164	739	343	23,159	561	0	1,769	359

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
OREGON	VALLEY BANK OF OREGON	DANE	41,163	1,520	9,306	3,325
ORFORDVILLE	FARMERS AND MERCHANTS BANK	ROCK	13,596	744	5,873	175
OSCEOLA	BANK OF OSCEOLA	POLK	27,247	1,801	6,402	1,845
OSHKOSH	BANK ONE, OSHKOSH, NA	WINNEBAGO	87,181	11,150	15,130	0
OSHKOSH	FIRST WISC. NATIONAL BANK OF OSHKOSH	WINNEBAGO	198,523	21,895	33,923	1,000
OSHKOSH	M&I WESTERN STATE BANK	WINNEBAGO	94,198	3,971	26,192	579
OSHKOSH	VALLEY BANK OF OSHKOSH	WINNEBAGO	109,709	8,234	22,896	5,000
OSSEO	UNITED BANK	TREMPEALEAU	52,636	4,736	10,338	1,250
OWEN	OWEN-CURTISS STATE BANK	CLARK	17,550	4,542	3,464	620
PALMYRA	PALMYRA STATE BANK	JEFFERSON	15,438	889	3,781	4,500
PARK FALLS	FIRST NATIONAL BANK OF PARK FALLS	PRICE	54,784	2,602	9,731	800
PARK FALLS	PARK FALLS STATE BANK	PRICE	25,258	4,205	7,003	720
PESHTIGO	PESHTIGO NATIONAL BANK	MARINETTE	27,033	1,349	7,425	525
PESHTIGO	VALLEY BANK, PESHTIGO	MARINETTE	30,757	1,016	10,699	3,700
PHILLIPS	THE STATE BANK OF PHILLIPS	PRICE	33,042	12,155	6,585	2,053
PIGEON FALLS	PIGEON FALLS STATE BANK	TREMPEALEAU	15,012	1,046	3,148	1,060
PITTSVILLE	PEOPLES STATE BANK	WOOD	29,303	2,821	13,029	3,466
PLATTEVILLE	FIRST NATIONAL BANK OF PLATTEVILLE	GRANT	53,799	4,046	17,672	1,400
PLATTEVILLE	MOUND CITY BANK	GRANT	64,989	3,183	26,686	1,494
PLATTEVILLE	STATE NATIONAL BANK OF PLATTEVILLE	GRANT	47,321	4,170	16,939	1,400
PLOVER	M&I BANK OF PLOVER	PORTAGE	31,363	1,081	8,747	95
PLYMOUTH	DAIRY STATE BANK	SHEBOYGAN	34,950	2,460	8,450	58
PORT WASHINGTON	COLONIAL NATIONAL BANK	OZAUKEE	40,155	3,167	7,005	700
PORT WASHINGTON	THE PORT WASHINGTON STATE BANK	OZAUKEE	95,387	7,373	32,856	1,850
PORTAGE	FIRST NATIONAL BANK OF PORTAGE	COLUMBIA	96,609	3,744	29,297	590
PORTAGE	FIRST WISCONSIN BANK OF PORTAGE	COLUMBIA	71,570	7,472	26,303	2,600
POTOSI	F&M BANK - POTOSI	GRANT	21,217	972	6,208	1,100
POUND	FARMERS STATE BANK	MARINETTE	47,448	3,222	8,014	1,815
POY SIPPI	FARMERS STATE BANK	WAUSHARA	12,609	1,487	2,120	214
POYNETTE	BANK OF POYNETTE	COLUMBIA	19,865	970	5,047	1,200
PRAIRIE DU CHIEN	PEOPLES STATE BANK	CRAWFORD	58,911	1,914	23,361	1,400
PRAIRIE DU CHIEN	PRAIRIE CITY BANK	CRAWFORD	55,903	3,327	21,308	2,150
PRAIRIE DU SAC	BANK OF PRAIRIE DU SAC	SAUK	64,183	2,606	23,088	2,234
PRAIRIE FARM	FIRST STATE BANK OF PRAIRIE FARM	BARRON	13,399	972	6,472	336
PRENTICE	COMMUNITY STATE BANK OF PRENTICE	PRICE	3,292	224	1,134	405
PRINCETON	FIRST WISC. NATIONAL BANK OF PRINCETON	GREEN	32,900	2,220	11,264	0
PULASKI	PULASKI STATE BANK	BROWN	62,879	2,483	25,877	701
RACINE	BANK OF ELMWOOD	RACINE	111,925	8,044	18,679	0
RACINE	BANK ONE, RACINE, NA	RACINE	277,619	37,584	70,698	0
RACINE	FIRST WISCONSIN BANK OF RACINE	RACINE	106,073	10,994	20,997	1,000
RACINE	HERITAGE BANK AND TRUST	RACINE	399,691	22,416	109,354	30,080
RACINE	M&I BANK OF RACINE	RACINE	115,470	7,252	40,677	437
RANDOLPH	DAIRYMAN'S STATE BANK	COLUMBIA	63,444	2,393	29,331	1,600
RANDOM LAKE	STATE BANK OF RANDOM LAKE	SHEBOYGAN	28,024	3,373	6,445	785
REEDSBURG	FARMERS AND MERCHANTS BANK	SAUK	78,906	2,225	22,779	2,118
REEDSBURG	THE REEDSBURG BANK	SAUK	62,579	4,047	19,221	4,497
REESEVILLE	STATE BANK OF REESEVILLE	DODGE	16,689	1,062	4,711	375
RHINELANDER	M&I MERCHANTS BANK	ONEIDA	63,184	2,487	11,664	2,231
RHINELANDER	M&I NORTHERN NATIONAL BANK	ONEIDA	20,143	600	3,417	1,013
RHINELANDER	VALLEY FIRST NATIONAL BANK	ONEIDA	64,874	3,939	21,678	2,737
RICE LAKE	DAIRY STATE BANK	BARRON	68,157	4,123	13,980	2,975

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
25,671	268	25,403	950	659	27,340	800	0	3,023	288
6,417	53	6,364	230	210	12,222	106	0	1,268	65
16,568	302	16,266	409	524	23,794	907	0	2,546	359
58,560	710	57,850	1,898	1,153	70,836	9,857	0	6,488	778
136,084	1,815	134,269	4,499	2,937	178,645	7,662	0	12,216	2,336
61,662	566	61,096	1,299	1,061	84,187	1,787	0	8,224	1,024
70,946	736	70,210	1,659	1,710	88,391	13,608	0	7,710	1,095
35,092	569	34,523	1,036	753	48,720	425	0	3,491	401
8,793	128	8,665	145	114	15,978	165	0	1,407	241
6,167	79	6,088	26	154	13,185	87	0	2,166	237
39,465	292	39,173	485	1,993	49,319	791	0	4,674	400
12,765	122	12,643	181	506	23,001	232	0	2,025	195
17,001	240	16,761	98	875	24,105	329	0	2,599	251
14,805	156	14,649	257	436	27,414	272	0	3,071	340
11,534	36	11,498	306	445	29,487	395	0	3,160	330
9,269	179	9,090	97	571	13,631	105	0	1,276	(103)
9,314	75	9,239	249	499	24,221	331	0	4,751	326
27,885	330	27,555	1,382	1,744	47,100	1,083	0	5,616	492
32,077	453	31,624	747	1,255	59,162	969	0	4,858	594
20,783	807	19,976	436	4,400	43,138	618	0	3,565	9
20,162	279	19,883	464	1,093	27,941	1,136	0	2,286	227
22,631	200	22,431	746	805	31,727	472	0	2,751	222
28,258	289	27,969	948	366	35,829	1,613	0	2,713	345
50,941	508	50,433	1,365	1,510	86,249	1,482	0	7,656	757
59,344	471	58,873	2,422	1,683	88,023	1,710	0	6,876	1,171
33,924	484	33,440	721	1,034	55,675	414	0	5,481	1,005
12,452	170	12,282	288	367	18,915	251	0	2,051	188
33,388	335	33,053	846	498	43,397	313	0	3,738	417
8,522	114	8,408	247	133	11,511	145	0	953	121
11,799	166	11,633	339	677	18,125	321	0	1,419	204
29,796	307	29,489	1,486	1,261	53,284	547	0	5,080	352
27,453	386	27,067	492	1,559	48,282	977	0	6,644	329
35,446	634	34,812	497	946	54,946	1,076	0	8,161	1,063
5,357	64	5,293	130	196	11,847	66	0	1,486	127
1,423	23	1,400	54	75	2,380	12	0	900	(55)
18,925	258	18,667	198	551	30,240	430	0	2,230	368
31,683	305	31,378	749	1,691	55,574	920	0	6,385	588
80,177	802	79,375	3,175	2,652	100,787	3,437	0	7,701	779
162,496	1,910	160,586	4,620	3,931	241,322	14,251	0	22,046	2,360
69,840	925	68,915	2,944	1,223	97,982	1,469	0	6,622	1,053
227,860	2,029	225,831	7,157	4,853	354,821	20,454	0	24,416	1,727
63,630	608	63,022	2,071	2,011	100,944	6,339	0	8,187	1,119
28,894	409	28,485	650	985	54,546	959	0	7,939	927
16,448	173	16,275	642	504	24,908	293	0	2,821	237
49,492	200	49,292	700	1,792	70,124	3,243	0	5,539	735
31,445	351	31,094	811	2,909	56,696	806	0	5,077	465
9,971	157	9,814	326	401	14,791	170	0	1,728	111
45,247	479	44,768	1,238	796	57,804	477	0	4,903	722
14,470	283	14,187	670	256	18,362	266	0	1,515	194
34,386	353	34,033	1,185	1,302	57,495	2,100	0	5,279	802
45,495	454	45,041	989	1,049	61,606	1,070	0	5,481	745

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
RICE LAKE	FIRST WISC. NATIONAL BANK OF RICE LAKE	BARRON	63,921	5,285	18,818	1,575
RICHFIELD	COLONIAL BANK-RICHFIELD	WASHINGTON	35,169	3,087	11,511	2,400
RICHLAND CENTER	RICELAND COUNTY BANK	RICHLAND	62,697	2,526	34,629	1,538
RICHLAND CENTER	VALLEY BANK RICHLAND CENTER	RICHLAND	56,648	2,754	12,122	2,500
RIDGELAND	FARMERS STATE BANK	DUNN	13,980	394	6,520	1,130
RIPON	M&I RIPON STATE BANK	FOND DU LAC	59,031	2,451	10,817	2,901
RIPON	VALLEY FIRST NATIONAL BANK OF RIPON	FOND DU LAC	38,484	1,225	8,338	950
RIVER FALLS	FIRST NATIONAL BANK OF RIVER FALLS	PIERCE	91,004	4,259	25,975	0
RIVER FALLS	RIVER FALLS STATE BANK	PIERCE	40,786	6,360	9,744	690
ROBERTS	BANK ST. CROIX	ST CROIX	8,662	646	385	1,084
ROSENDALE	ROSENDALE STATE BANK	FOND DU LAC	32,052	6,330	3,699	1,312
ROSHOLT	STATE BANK OF ROSHOLT	PORTAGE	24,432	2,075	7,427	500
ROTHSCHILD	RIVER VALLEY STATE BANK	MARATHON	57,037	4,792	10,713	1,875
RUDOLPH	FARMERS & MERCHANTS BANK	WOOD	18,701	640	9,236	430
SAINT CLOUL	STATE BANK OF SAINT CLOUD	FOND DU LAC	15,986	1,137	4,116	100
SAINT CROIX FALLS	FIRST NAT. BANK OF SAINT CROIX FALLS	POLK	39,786	2,661	10,721	1,210
SAUK CITY	VALLEY BANK, SAUK PRAIRIE	SAUK	63,087	3,834	15,749	0
SCHOFIELD	INTERCITY STATE BANK	MARATHON	39,810	3,785	11,851	950
SEYMOUR	BANK ONE, SEYMOUR, NA	OUTAGAMIE	54,574	12,007	7,548	700
SHARON	SHARON STATE BANK	WALWORTH	12,134	1,185	3,127	459
SHAWANO	CITIZENS BANK, NA	SHAWANO	92,665	4,713	40,603	2,300
SHAWANO	VALLEY BANK OF SHAWANO, NA	SHAWANO	120,534	5,290	33,584	2,553
SHEBOYGAN	ASSOCIATED SHEBOYGAN BANK	SHEBOYGAN	34,029	2,258	6,214	3,571
SHEBOYGAN	FIRST INTERSTATE BANK OF WISCONSIN	SHEBOYGAN	505,733	38,326	119,348	23,900
SHEBOYGAN	FIRST INTERSTATE TRUST CO. OF WISC.	SHEBOYGAN	1,134	582	255	0
SHEBOYGAN	FIRST WISCONSIN NAT. BANK OF SHEBOYGAN	SHEBOYGAN	316,642	23,387	53,743	17,700
SHEBOYGAN	FIRST WISCONSIN SW BANK OF SHEBOYGAN	SHEBOYGAN	72,641	6,061	25,694	500
SHELL LAKE	SHELL LAKE STATE BANK	WASHBURN	40,093	4,947	14,042	0
SHULLSBURG	FARMERS AND MERCHANTS BANK	LAFAYETTE	17,431	1,742	8,722	800
SLINGER	F & M BANK OF SLINGER	WASHINGTON	75,457	3,664	14,789	1,000
SOMERSET	BANK OF SOMERSET	ST CROIX	23,749	3,244	6,103	0
SOUTH MILWAUKEE	M&I HOME STATE BANK	MILWAUKEE	51,204	3,401	26,638	657
SOUTH WAYNE	BANK OF SOUTH WAYNE	LAFAYETTE	17,378	3,944	4,910	1,281
SPARTA	FIRST BANK OF SPARTA	MONROE	52,367	7,804	18,977	3,500
SPARTA	UNION NATIONAL BANK & TRUST CO	MONROE	44,063	2,851	16,980	1,100
SPENCER	SPENCER STATE BANK	MARATHON	23,803	1,386	7,756	716
SPOONER	BANK OF SPOONER	WASHBURN	56,966	2,534	12,089	1,610
SPRING GREEN	VALLEY BANK, SPRING GREEN	SAUK	59,406	3,942	12,746	150
SPRING VALLEY	THE BANK OF SPRING VALLEY	PIERCE	32,579	1,767	14,128	1,228
ST FRANCIS	ST FRANCIS STATE BANK	MILWAUKEE	38,202	3,673	3,326	500
STANLEY	FARMERS & MERCHANTS STATE BANK	CHIPPEWA	35,047	969	12,530	900
STETSONVILLE	FARMERS STATE BANK	TAYLOR	25,832	1,625	7,721	740
STEVENS POINT	BANK OF PARK RIDGE	PORTAGE	25,331	1,427	6,302	400
STEVENS POINT	BANK ONE, STEVENS POINT, NA	PORTAGE	116,713	18,821	19,291	1,500
STEVENS POINT	M&I FIRST NAT. BANK OF STEVENS POINT	PORTAGE	145,837	14,420	36,541	179
STOCKBRIDGE	STATE BANK OF STOCKBRIDGE	CALUMET	10,180	302	6,081	494
STODDARD	BANK OF STODDARD	VERNON	6,573	552	1,397	873
STOUGHTON	FIRST NATIONAL BANK OF STOUGHTON	DANE	40,802	2,744	14,987	2,346
STOUGHTON	STOUGHTON STATE BANK	DANE	34,590	8,976	6,632	2,675
STRATFORD	STRATFORD STATE BANK	MARATHON	43,162	1,515	15,526	1,657
STURGEON BAY	BANK OF STURGEON BAY	DOOR	164,957	7,618	42,470	400

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
36,873	542	36,331	912	1,000	59,490	427	0	4,004	691
17,526	162	17,364	362	445	32,719	336	0	2,114	306
22,594	232	22,362	315	1,327	54,340	792	0	7,565	709
38,627	400	38,227	405	640	51,422	739	0	4,487	1,008
5,772	44	5,728	49	159	12,379	94	0	1,507	135
41,338	479	40,859	1,415	588	54,559	459	0	4,013	705
26,865	277	26,588	881	502	35,357	241	0	2,886	461
58,723	475	58,248	1,090	1,432	81,245	1,711	0	8,048	1,201
23,224	550	22,674	884	434	36,763	429	0	3,594	489
5,767	56	5,711	519	317	7,768	45	0	849	96
19,622	285	19,337	607	767	29,081	234	0	2,737	290
13,354	159	13,195	510	725	22,649	210	0	1,573	123
38,274	334	37,940	1,130	587	51,166	1,885	0	3,986	514
8,083	89	7,994	111	290	16,250	292	0	2,159	139
9,908	137	9,771	448	414	13,602	870	0	1,514	100
24,302	306	23,996	466	732	36,472	451	0	2,863	223
42,373	448	41,925	711	868	56,453	1,591	0	5,043	596
22,850	228	22,622	250	352	35,532	675	0	3,603	545
33,998	406	33,592	425	302	49,627	433	0	4,514	585
7,306	73	7,233	19	111	9,397	229	0	2,508	349
42,941	362	42,579	853	1,617	80,247	1,066	0	11,352	1,052
75,916	997	74,919	2,310	1,878	104,318	6,878	0	9,338	1,618
20,280	236	20,044	1,240	702	30,996	318	400	2,315	123
310,209	3,948	306,261	4,851	13,047	413,373	49,746	5,583	37,031	3,886
0	0	0	56	241	0	250	0	884	654
217,971	4,060	213,911	3,395	4,306	221,262	76,487	0	18,893	4,821
39,277	581	38,696	444	1,246	64,850	3,408	0	4,383	764
20,132	552	19,580	338	1,186	34,257	579	0	5,257	569
5,578	113	5,465	186	516	14,926	297	0	2,208	241
52,249	514	51,735	2,406	1,863	68,996	1,246	0	5,215	590
13,838	94	13,744	272	386	20,564	1,366	0	1,819	255
19,466	152	19,314	298	896	46,789	409	0	4,006	667
6,972	15	6,957	6	280	13,981	198	0	3,199	348
21,423	202	21,221	271	594	47,120	799	0	4,448	384
22,451	308	22,143	318	671	38,917	1,053	0	4,093	340
13,558	217	13,341	255	349	20,960	311	0	2,532	164
38,613	387	38,226	1,323	1,184	52,477	239	0	4,250	537
40,866	421	40,445	729	1,394	53,799	873	0	4,734	658
14,424	156	14,268	186	1,002	28,223	182	0	4,174	499
29,996	301	29,695	698	310	34,896	327	500	2,479	236
21,292	567	20,725	231	692	32,919	489	0	2,639	(97)
15,311	187	15,124	286	336	22,181	301	0	3,350	324
16,827	177	16,650	204	348	23,240	275	0	1,816	247
73,830	966	72,864	2,740	1,497	103,450	3,494	0	9,769	1,390
91,518	1,181	90,337	1,939	2,421	130,321	2,897	0	12,619	1,458
3,208	68	3,140	26	137	8,747	160	0	1,273	120
3,583	89	3,494	50	207	6,121	67	0	385	(68)
19,194	180	19,014	799	912	36,185	741	0	3,876	406
15,899	67	15,832	63	412	31,465	504	0	2,621	526
23,025	349	22,676	240	1,548	38,727	536	0	3,899	338
107,025	1,067	105,958	3,548	4,963	145,305	3,943	0	15,709	2,121

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
STURGEON BAY	FIRST NATIONAL BANK	DOOR	49,307	2,742	10,231	1,308
SUN PRAIRIE	BANK OF SUN PRAIRIE	DANE	94,338	14,783	10,666	5,240
SUN PRAIRIE	VALLEY BANK, SUN PRAIRIE	DANE	47,398	3,419	13,207	3,800
SUPERIOR	COMMUNITY BANK AND TRUST CO	DOUGLAS	26,216	1,952	4,928	2,360
SUPERIOR	M&I FIRST NATIONAL BANK OF SUPERIOR	DOUGLAS	86,434	3,741	27,234	392
SUPERIOR	MONYCOR BANK OF SUPERIOR	DOUGLAS	26,342	1,144	7,478	1,124
SUPERIOR	NATIONAL BANK OF COMMERCE	DOUGLAS	128,842	11,661	30,139	7,650
SUPERIOR	SUPERIOR NATIONAL BANK	DOUGLAS	12,844	1,090	6,937	625
THERESA	THERESA STATE BANK	DODGE	14,445	1,180	5,159	800
THIENSVILLE	COLONIAL BANK	OZAUKEE	84,824	6,372	22,400	3,425
THORP	PEOPLES EXCHANGE BANK	CLARK	32,807	1,538	10,973	4,284
THREE LAKES	THE PEOPLES STATE BANK	ONEIDA	20,441	775	3,980	200
TIGERTON	FIRST NATIONAL BANK IN TIGERTON	SHAWANO	11,279	1,792	1,123	1,352
TOMAH	FARMERS & MERCHANTS BANK	MONROE	71,542	3,922	26,598	1,250
TOMAH	FIRST BANK OF TOMAH	MONROE	29,552	2,376	5,902	2,632
TOMAHAWK	BRADLEY BANK	LINCOLN	37,418	1,987	4,672	0
TREMPEALEAU	CITIZENS STATE BANK	TREMPEALEAU	10,087	814	3,405	885
TURTLE LAKE	BANK OF TURTLE LAKE	BARRON	28,859	2,417	7,883	550
TWO RIVERS	FIRST WISCONSIN BANK OF TWO RIVERS	MANITOWOC	63,828	3,875	15,972	3,650
UNION GROVE	COMMUNITY STATE BANK	RACINE	61,675	4,098	14,269	3,147
VALDERS	ASSOCIATED VALDERS BANK	MANITOWOC	24,632	1,257	6,955	750
VERONA	BANK OF VERONA	DANE	46,522	2,930	13,529	598
VIROQUA	FIRST NATIONAL BANK IN VIROQUA	VERNON	38,705	2,829	13,402	2,490
VIROQUA	THE STATE BANK OF VIROQUA	VERNON	43,922	2,326	9,965	3,600
WABENO	STATE BANK OF WABENO	FOREST	14,542	643	3,514	435
WALDO	WALDO STATE BANK	SHEBOYGAN	12,308	790	4,445	925
WALWORTH	WALWORTH STATE BANK	WALWORTH	62,153	4,832	18,937	0
WASHBURN	FIRST AMERICAN BANK OF APOSTLE ISLANDS	BAYFIELD	34,955	1,123	9,551	0
WATERFORD	WATERFORD STATE BANK	RACINE	30,096	1,488	9,210	250
WATERLOO	FARMERS & MERCHANTS STATE BANK	JEFFERSON	57,763	2,628	15,815	382
WATERTOWN	M&I BANK OF WATERTOWN	JEFFERSON	58,565	2,667	19,273	2,957
WATERTOWN	VALLEY BANK, SOUTH CENTAL, N.A.	JEFFERSON	62,868	3,892	15,942	0
WAUKESHA	FIRST WISCONSIN BANK OF WAUKESHA	WAUKESHA	55,931	8,302	6,975	3,200
WAUKESHA	WAUKESHA STATE BANK	WAUKESHA	235,861	18,971	27,498	11,000
WAUMANDEE	WAUMANDEE STATE BANK	BUFFALO	16,304	1,253	5,720	1,745
WAUNAKEE	BANK OF WAUNAKEE	DANE	30,009	3,217	6,094	357
WAUPACA	FIRST NATIONAL BANK OF WAUPACA	WAUPACA	79,950	5,182	10,175	2,250
WAUPACA	THE FARMERS STATE BANK	WAUPACA	60,668	2,434	23,699	2,660
WAUPUN	FIRST INTERSTATE BANK OF WISCONSIN	FOND DU LAC	49,073	2,746	16,116	0
WAUPUN	THE NATIONAL BANK OF WAUPUN	FOND DU LAC	49,684	2,922	13,911	1,100
WAUSAU	BANK OF ATHENS	MARATHON	42,507	2,157	9,934	500
WAUSAU	CITIZENS BANK & TRUST	MARATHON	59,369	11,121	4,989	2,650
WAUSAU	FIRST WISC. NATIONAL BANK OF WAUSAU	MARATHON	69,432	10,786	13,338	300
WAUSAU	M&I CENTRAL NATIONAL BANK	MARATHON	24,125	1,942	2,664	548
WAUSAU	M&I FIRST AMERICAN NATIONAL BANK	MARATHON	263,169	17,050	63,801	346
WAUSAU	PEOPLES STATE BANK	MARATHON	97,584	4,983	30,500	2,610
WAUTOMA	UNION STATE BANK	WAUSHARA	77,739	10,732	16,191	2,065
WAUWATOSA	FIRST WISCONSIN BANK OF MAYFAIR	MILWAUKEE	106,796	8,805	25,754	5,000
WAUWATOSA	M&I WAUWATOSA STATE BANK	MILWAUKEE	210,350	12,463	93,307	15,050
WEST ALLIS	CENTRAL BANK	MILWAUKEE	57,171	5,761	30,128	3,000
WEST ALLIS	TRI CITY NATIONAL BANK OF WEST ALLIS	MILWAUKEE	49,462	4,311	10,955	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
32,708	369	32,339	1,123	1,564	44,638	604	0	4,065	446
62,066	550	61,516	539	1,594	78,021	1,127	0	15,190	1,983
25,840	274	25,566	644	762	43,055	1,032	0	3,311	490
16,517	280	16,237	361	378	24,028	225	0	1,963	159
52,978	557	52,421	1,217	1,429	73,688	6,230	60	6,456	681
15,779	155	15,624	593	379	23,643	247	0	2,452	371
77,182	1,049	76,133	1,703	1,556	109,616	7,097	0	12,129	1,647
3,987	229	3,758	115	319	10,178	87	0	2,579	154
7,090	85	7,005	78	223	12,570	240	0	1,635	150
50,353	510	49,843	1,324	1,460	75,656	3,047	34	6,087	615
15,344	245	15,099	311	602	29,225	557	0	3,025	148
15,057	110	14,947	242	297	18,545	151	0	1,745	303
6,641	57	6,584	109	319	10,252	187	0	840	69
37,746	257	37,489	687	1,596	64,991	743	0	5,808	652
18,216	221	17,995	206	441	27,019	682	0	1,851	272
29,526	299	29,227	1,096	436	32,255	2,452	0	2,711	304
4,938	188	4,750	88	145	9,068	98	0	921	87
17,708	352	17,356	99	554	26,579	139	0	2,141	242
38,448	543	37,905	1,124	1,302	57,270	2,525	0	4,033	684
37,956	473	37,483	1,438	1,240	56,034	1,128	0	4,513	551
15,509	163	15,346	68	256	20,785	473	1,000	2,374	409
28,727	283	28,444	251	770	41,243	238	0	5,041	584
18,947	384	18,563	364	1,057	34,353	357	0	3,995	275
27,003	274	26,729	531	771	39,150	235	0	4,537	535
9,603	148	9,455	113	382	13,108	180	200	1,054	132
5,922	50	5,872	122	154	10,203	165	0	1,940	175
36,417	374	36,043	1,177	1,164	53,516	2,110	0	6,527	913
23,354	290	23,064	515	702	28,395	3,728	0	2,832	313
18,073	120	17,953	539	656	26,160	485	0	3,451	314
37,690	999	36,691	1,359	888	50,762	609	0	6,392	617
32,406	515	31,891	964	813	53,608	376	0	4,581	584
39,796	420	39,376	2,588	1,070	54,229	2,787	0	5,852	604
35,419	456	34,963	1,839	652	52,090	387	0	3,454	343
172,857	1,302	171,555	3,614	3,223	207,183	8,931	0	19,747	2,139
7,445	110	7,335	103	148	14,044	270	0	1,990	198
19,289	227	19,062	351	928	26,828	604	0	2,577	229
60,311	341	59,970	1,031	1,342	72,524	924	0	6,502	898
30,402	300	30,102	530	1,243	53,628	1,224	0	5,816	699
29,733	357	29,376	296	539	44,316	1,499	0	3,258	507
30,496	261	30,235	721	795	43,691	791	0	5,202	683
28,757	486	28,271	1,129	516	38,371	885	57	3,194	337
38,567	598	37,969	868	1,772	53,161	1,025	0	5,183	312
43,025	621	42,404	1,793	811	63,183	1,914	0	4,335	533
18,465	213	18,252	248	471	21,823	479	0	1,823	290
170,069	2,001	168,068	9,279	4,625	220,822	23,170	0	19,177	2,515
57,213	567	56,646	936	1,909	86,434	2,003	0	9,147	1,591
47,243	613	46,630	1,106	1,015	69,671	785	0	7,283	878
65,818	941	64,877	943	1,417	98,815	948	0	7,033	1,662
84,325	597	83,728	2,574	3,228	192,899	1,375	0	16,076	2,192
17,171	252	16,919	774	589	52,353	491	0	4,327	500
30,728	331	30,397	3,167	632	44,155	1,625	0	3,682	696

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
WEST BEND	BANK ONE, WEST BEND	WASHINGTON	103,655	7,503	17,612	2,500
WEST BEND	M&I FIRST NATIONAL BANK	WASHINGTON	174,898	8,654	57,129	18,603
WEST SALEM	UNION STATE BANK OF WEST SALEM	LA CROSSE	18,833	1,084	4,291	280
WESTBY	WESTBY-COON VALLEY STATE BANK	VERNON	49,584	1,688	15,770	1,900
WESTFIELD	M&I BANK OF WESTFIELD	MARQUETTE	23,739	552	7,753	906
WHITEHALL	JOHN O. MELBY & CO. BANK	TREMPEALEAU	32,347	2,383	13,148	725
WHITEWATER	COMMERCIAL BANK	WALWORTH	44,308	3,941	16,691	1,100
WHITEWATER	FIRST CITIZENS STATE BANK	WALWORTH	59,725	5,457	13,274	2,900
WINTER	CHIPPEWA VALLEY BANK	SAWYER	17,304	1,671	3,041	515
WISCONSIN DELLS	BANK OF WISCONSIN DELLS	COLUMBIA	89,040	5,338	17,961	4,249
WISCONSIN RAPIDS	COMMUNITY STATE BANK	WOOD	32,683	1,873	13,971	477
WISCONSIN RAPIDS	FIRST NAT. BANK OF WISCONSIN RAPIDS	WOOD	138,795	4,574	74,650	5,250
WISCONSIN RAPIDS	WOOD COUNTY NATIONAL BANK	WOOD	137,598	12,494	35,673	6,375
WITHEE	STATE BANK OF WITHEE	CLARK	15,233	1,756	2,186	1,456
WITTENBERG	CITIZENS STATE BANK	SHAWANO	52,502	3,061	14,870	1,300
WONEWOC	STATE BANK OF WONEWOC	JUNEAU	19,646	737	11,859	200
WOODFORD	WOODFORD STATE BANK	LAFAYETTE	17,798	1,141	8,692	400
WOODRUFF	LAKELAND STATE BANK	ONEIDA	78,229	5,281	19,120	850
WOODRUFF	VALLEY NATIONAL BANK	ONEIDA	17,859	554	3,172	305
WOODVILLE	CITIZENS STATE BANK	ST CROIX	18,601	853	6,429	2,000

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
73,917	818	73,099	1,534	1,407	93,257	2,714	0	7,684	1,196
86,363	915	85,448	2,808	2,256	154,447	5,618	0	14,833	2,825
12,675	126	12,549	242	387	16,723	312	0	1,798	176
29,288	293	28,995	428	803	42,431	458	0	6,695	549
14,037	211	13,826	231	471	21,720	163	0	1,856	290
15,528	351	15,177	250	664	28,811	248	0	3,288	130
21,635	172	21,463	523	590	40,073	476	0	3,759	370
37,019	500	36,519	548	1,027	53,763	690	70	5,202	607
11,764	107	11,657	88	332	15,726	148	0	1,430	291
58,589	562	58,027	1,028	2,437	80,157	1,201	0	7,682	1,038
15,530	203	15,327	560	475	28,958	542	0	3,183	353
51,414	512	50,902	1,026	2,393	124,508	2,014	0	12,273	1,400
78,396	921	77,475	2,055	3,526	117,061	5,807	0	14,730	1,974
9,597	155	9,442	149	244	14,107	96	0	1,030	130
32,120	286	31,834	635	802	46,842	915	0	4,745	632
6,405	84	6,321	77	452	16,925	224	0	2,497	193
7,111	71	7,040	311	214	16,329	173	0	1,296	196
50,102	388	49,714	2,116	1,148	68,423	4,133	0	5,673	483
13,148	138	13,010	557	261	15,905	686	0	1,268	193
8,902	140	8,762	166	391	17,240	117	0	1,244	12

CONSUMER CREDIT DIVISION

PUBLIC INFORMATION

Division personnel have continued the public information program of the Wisconsin Consumer Act with appearances before various groups. Representatives of this agency appear before merchant groups who are interested in the procedures necessary to comply with, as well as consumer protections provided by, the Act. A member of the Consumer Credit Division staff will be made available to talk before any group of a reasonable size in response to a written request.

Brochures relating to consumer credit are available free of charge from the Office of Commissioner of Banking upon request. Such brochures have been made available to schools for classroom instruction on the use of consumer credit. These brochures are:

The Wisconsin Consumer Act, which outlines the main provisions of the Act.

Shopping For Your Money explains the use of credit disclosure terms in comparing various credit plans.

The Rule of 78's explains the calculation of the rebate of unearned finance charges to a customer who prepays a precomputed consumer credit transaction.

Collection Calls - Consumer Tips - Prohibited Practices outlines the collection practices prohibited by the Act and provides the consumer with some points to remember when discussing a debt with a creditor or collection agency.

FORMS REVIEW

The Wisconsin Consumer Act initially requires approval of all forms used by merchants extending credit in Wisconsin. In order to assist the industries involved in designing forms which comply with the Act, the agency has reviewed disclosure statements, promissory notes, retail installment contracts, guarantees and other forms used in consumer credit transactions to assure compliance with the Act and standardization of disclosures. Standardization promotes greater familiarity among consumers and results in contracts which are more comprehensive.

Many of the banks, loan companies, trade associations and individual retailers who have submitted forms during previous years continue to revise or supplement their current programs with additional or modified forms. During this reporting period, 7 banks, 2 savings and loan associations, 9 finance companies and 25 other businesses submitted forms for the first time. A total of 1,175 businesses and trade associations have submitted forms for approval since the Wisconsin Consumer Act became effective.

ENFORCEMENT PROCEDURES

Enforcement of Wisconsin Consumer Act provisions is accomplished primarily through routine examinations of various financial institutions licensed or chartered by the agency, forms review, and individual complaints or inquiries. Complaints are received directly from consumers and on referral from other state agencies, such as Wisconsin Department of Justice, Department of Agriculture, Trade and Consumer Protection, and Department of Transportation. In addition, evidence of an unauthorized practice by a particular merchant is sometimes brought to our attention by another merchant in the trade, Better Business Bureaus and consumer groups. During calendar year 1988, the Consumer Credit Division received 1,076 written complaints and inquiries, and countless telephone calls, involving Wisconsin Consumer Act and Non-Consumer Act questions on finance and credit transactions.

An examiner will be directed to visit the merchant's place of business if the complaint indicates a series of similar violations. The merchant's records will be reviewed for the number of violations and the amount of excessive charges, if any, assessed by the merchant. Should the merchant refuse to permit such an examination at the place of business, the Commissioner of Banking may issue a subpoena to require the merchant to produce the necessary documents to make the examination. Where a single violation has occurred, this agency will attempt to obtain a resolution to the complaint, satisfactory to the consumer.

Routine examinations of licensees and state-chartered banks are conducted to determine compliance with the laws under which the licenses are issued, as well as the provisions of the Act. Where violations are found, immediate adjustments are requested providing restitution to the consumers. If the violations or irregularities noted are considered to have been committed, knowingly or willfully, the Commissioner may take action to suspend or revoke the license or seek civil forfeitures under the Act.

COMPLETED CASES

Hicks, et al v. Colortyme TV Rental, a/k/a ABC-TV & Stereo Rental, Inc.

In cooperation with the Wisconsin Department of Justice, this agency obtained a consent judgment in June 1988, against ABC-TV & Stereo Rental, Inc., for violations of the Wisconsin Consumer Act. The suit alleged that the defendant, in leasing televisions and other appliances, with an option to purchase, violated the Wisconsin Consumer Act in the following manner:

1. The lease agreement failed to include the Notice to Customer as required by Sec. 422.303, Wis. Stats.;
2. The contract authorized the lessor to enter the customer's dwelling immediately upon default and take possession of the leased goods in violation of Sec. 422.419, Wis. Stats.;
3. The lease contracts contained blank spaces in violation of Sec. 422.304, Wis. Stats.; and
4. The lessor assessed a finance charge which exceeded the rate permitted by Sec. 422.201, Wis. Stats.

The judgment filed in Milwaukee County Circuit Court required the now defunct rent-to-own company to pay a civil forfeiture of $9,000.00 to the State.

State v. Bliss Holidays International, Inc., Bliss Van Den Heuvel and Janet Van Den Heuvel.

This action was filed in Milwaukee County Circuit Court concluding a lawsuit against an organization which offered holiday travel services for sale and required a $299.00 deposit, but failed to provide the vacation or refund the money.

Violations of the Wisconsin Consumer Act included failure to provide the Notice of 3-Day Right to Cancel pursuant to Sec. 423.203, Wis. Stats. This resulted in a consent judgment in the amount of $230,133.00.

State v. R.M. Chambers and Associates, Inc., Ralph Chambers and Dorothy Chambers, d/b/a Great American Travel Club.

This action, filed in Outagamie County Circuit Court, resulted in a default judgment against a Ft. Meyers, Florida travel club requiring the payment of $8,465.00 in civil forfeitures and restitution for deceptive sales practices in the promotion and sale of travel services, including failure to give the Notice of Right to Cancel pursuant to Sec. 423.203, Wis. Stats.

State v. National Health Centers, Inc., Ralph M. Chambers and Charles A. Herendeen.

This action was filed against a defunct Florida-based company which offered "free" gifts to consumers who agreed to buy vitamins. A default judgment was entered in Milwaukee County Circuit Court. This case was part of a crackdown on vitamin sale scams initiated by the Wisconsin Department of Justice. Violations of the Wisconsin Consumer Act included failure to provide the 3-Day Notice of Right to Cancel pursuant to Sec. 423.203, Wis. Stats. The judgment prohibited the defendants from representing that:

1. Prospective customers have been specifically selected to win an award in that the offer is not available to the general public;
2. Customers have been selected to receive one of the four awards where vitamins must be purchased in order to claim the prize; and
3. The prizes are of significant value when they are not worth the price charged for the vitamins.

State v. Rubidell Recreation, Inc., d/b/a River Bend Resort, Richard A. Howarth, Jr., and John J. Pilger.

This action was filed in Dane County Circuit Court alleging the use of deceptive, unfair, misleading and unconscionable sales practices in the sale of membership campground interests in violation of Wisconsin Consumer Act Sec. 425.107 and Sec. 100.18, Wis. Stats. A consent judgment was obtained requiring the payment of $45,000.00 in civil forfeitures and providing for a permanent injunction. Contracts totaling over $300,000.00 were cancelled and $90,000.00 will be returned to consumers under the terms of the judgment.

The judgment concludes an action brought by the State in 1986, which charged that the defendants engaged in unfair and deceptive sales practices to sell memberships at a campground resort. The State was granted a temporary injunction in 1987 prohibiting the defendants from using unfair and deceptive sales practices during the pendancy of the action.

The permanent injunction prohibits the firm from engaging in deceptive conduct including the following:

1. Misrepresenting the number of campground interests available for sale and the availability of resale program;
2. Misrepresenting that the Attorney General had approved the resort;
3. Misrepresenting the investment characteristics of the campground interests offered for sale;
4. Using misleading and deceptive mail solicitations; and
5. Using misleading and deceptive price representations.

Furthermore, the defendants are prohibited from failing to give prospective customers the reasonable opportunity to read and review written documents related to the sale.

SUMMARY OF CLOSED COMPLAINTS BY BUSINESS CATEGORY

January 1, 1988 - December 31, 1988

CONSUMER ACT COMPLAINTS		NON-CONSUMER ACT COMPLAINTS	
Appliances, TV & Stereo	10	Appliances, TV & Stereo	01
Banks	27	Banks	39
Building & Home Improvement	03	Collection Agencies	70
Buyers Clubs, Travel Clubs	02	Credit Card Issuers	10
Collection Agencies	35	Education/Correspondence Schools	04
Credit Card Issuers	72	Heating, Plumbing & Air Conditioning	01
Education/Correspondence Schools	40	Hospital or Health Care Facilities	02
Health Studio	02	Loan Companies	05
Home Furnishings & Furniture	05	Magazine Subscription Plans	01
Hospital or Health Care Facilities	01	Mortgage Banker	03
Loan Companies	63	Motor Vehicle Dealer	01
Magazine Subscription Plans	25	Retail (General)	04
Mobile Homes	02	Sales Finance Companies	01
Motor Vehicle Dealers	13	Miscellaneous	10
Photograph Plans	02		
Retail (General)	15		
Sales Finance Companies	12		
Sales Finance Companies (No Lic. Req.)	05		
Miscellaneous	31		
TOTALS		**TOTALS**	
1988	365	1988	152
1987	306	1987	136

CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates		**Form Requirements**	
Accounting Error	18	Failure to Provide Record of Charges and/or Credits	07
Additional Charges, Improper	15	Notice to Customer	01
Delinquency Charges, Excessive	04	No Signed Agreement for Open-End Credit	07
Finance Charge, Excessive	08		
Finance Charge, Rebate	02	**Prohibited Practices**	
		Blank Writings	01
Collection Practices		Failure to Return Documents	01
Civil Suit, False Threat of	01	Maximum Periods of Repayment	01
Character or Reputation, Adverse Comment	02	Unfair Company Policy or Practice	68
Criminal Prosecution, Threat of	02	Verbal Misrepresentation	11
Discussed Account with Third Party	07		
False Information, Disclosure of	01	**Remedies**	
Fictitious Rights, Threat to Enforce	18	Miscellaneous Statute	09
Harassment	49	Repossession Without Judgment	04
Identity of Debtor Disputed	04		
Obscene or Threatening Language	01	**Credit Disclosures**	
On-the-Job Contact	07	Inaccurate Credit Report	02
		Other Disclosures, Inaccurate	02
Consumer Approval Transactions			
Cancellation, Refusal to Honor	15	**Miscellaneous Violations**	
Downpayment, Not Refunded	03	Advertising, Deceptive or Missing Credit Terms	13
Notice, Not Provided	02	Billing Error	34
		Checking Account Procedure	01
Credit & Property Insurance		Discrimination, Sex or Marital Status	02
Cancellation Improper	02	Electronic Fund Transfer Error	01
Premium Excessive	01	Miscellaneous	31
Purchase Required, Credit Insurance	05		
Rebate Improper	02		

TOTALS

1988	365
1987	304

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to above are further explained in the following text.

Prohibited Collection Practices: Complainant referred to collection activity prohibited by Sec. 427.104, Wis. Stats.

Consumer Approval Transaction, Cancellation, Refusal to Honor: Customer cancels transactions made away from merchant's regular place of business within 3 business days as permitted by Sec. 423.304, Wis. Stats.

Credit and Property Insurance, Purchase Required, Credit Insurance: Customer allegedly required to purchase credit insurance to obtain credit in violation of Sec. 422.202, Wis. Stats., which makes such an insurance purchase optional.

No Signed Agreement For Open-End Credit: Complainant allegedly obligated under terms of an open-end credit agreement which was never signed and, as such, is in violation of Sec. 422.305, Wis. Stats., and Bkg 80.351, Wis. Admin. Code, which requires a customer's signature to obligate the party under the terms of such plan.

NON-CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates		Documents Not Provided	
Accounting Error	13	Disclosure Statement	01
Additional Charges, Improper	07		
Delinquency Charges, Excessive	01	Form Requirements	
Finance Charge, Excessive	01	Failure to Provide Record of Finance	
Finance Charge, Rebate	01	Charges and/or Credits	03
Increase in Interest Rate on			
Residential Loans	01	Prohibited Practices	
		Failure to Return Documents	02
Collection Practices		Unfair Company Policy or Practice	17
Criminal Prosecution, Threat of	01	Verbal Misrepresentation	04
Discussed Account with Third Party	01		
Disputed Debt, Disclosure of	01	Remedies	
Fictitious Rights, Threat to Enforce	10	Deficiency Judgment	01
Harassment	21		
Identity of Debtor Disputed	02	Miscellaneous Violations	
Obscene or Threatening Language	01	Advertising Deception or	
On-the-Job Contact	02	Missing Credit Terms	03
		Billing Error	11
Credit Disclosures		Checking Account Procedures	13
APR or Finance Charge Undisclosed	01	Discrimination, Sex or Marital Status	02
Inaccurate Credit Report	03	Savings Account Procedures	06
Open-End Disclosure Missing	01	Miscellaneous	20
Other Disclosures, Inaccurate	01		

TOTALS

1988	152
1987	139

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to above are further explained in the following text.

Oppressive and Deceptive Collection Practices: Generally, any collection practice which would be prohibited by Sec. 427.104, Wis. Stats., or Bkg 74.14, Wis. Admin. Code, were it to occur in conjunction with the collection of a credit transaction.

Disputed Debt: Customer disputes the values of goods/services actually received as reflected on the account.

Identity of Debtor Disputed: Customer denies any contractual relationship with the merchant.

SUMMARY OF RESOLUTIONS

CONSUMER ACT COMPLAINTS		NON-CONSUMER ACT COMPLAINTS	
Refunds/Credits of $27,691.67	54	Refunds/Credits of $20,643.22	13
Assurances	06	Assurances	07
Contract Cancelled	29	Contract Cancelled	02
Contract or Form Revised	04	Customer Unresponsive	02
Customer Unresponsive	02	Mediation Adjustment (No Violation)	31
Examiner Resolution	01	Mediation Attempt (No adjustment, no violation)	28
Mediation Adjustment (No violation)	27	Merchant Unresponsive (Out-of-State)	02
Mediation Attempt (No adjustment, no violation)	59	No Consumer Credit Violation Indicated	30
Merchant Out of Business	01	Workout Agreement	13
No Consumer Credit Violation Indicated	38	Recorded for Future Reference	16
Workout Agreement	47	Misc. (including such things as Account Returned, Error Corrected)	08
Recorded for Future Reference	51		
Misc. (including such things as Contract, Form Modified, Letter of Apology, Collection Agency Discontinued)	46		

This summary includes cases initiated by written complaints from individual consumers and examinations of individual accounts.

Refunds and Credits

A total of $255,235.21 on 4,481 accounts was recovered as a result of the routine examinations of consumer credit/non-consumer credit transactions entered into by Wisconsin state banks, licensed lenders and firms holding motor vehicle sales finance licenses by the Consumer Credit Division. In addition, $27,691.67 in refunds/credits were made as a result of 54 Consumer Act complaints, and $20,643.22 as a result of 13 Non-Consumer Act complaints processed by the Division. In several instances, a single complaint has led to refunds to many customers from the merchant involved. In 1988, the total of such refunds and credits amounted to $303,570.10 on 4,548 accounts.

Licenses and Examinations

The office, through the Consumer Credit Division, issues licenses to loan companies that assess interest in excess of 18% per annum on direct loans, sales finance companies, insurance premium finance companies, adjustment service companies, collection agencies, currency exchanges, and sellers of checks. Also, the Wisconsin Department of Transportation and this office jointly issue licenses to motor vehicle, motorcycle, and mobile home dealerships. The above licensed businesses and state banks are subject to examination by Division examiners on a routine basis.

Wisconsin Consumer Act

The Wisconsin Consumer Act is administered through the Consumer Credit Division. In addition to the actions referred to earlier, to achieve compliance, the Division examinations of agency-licensed financial institutions include reviews of finance transactions to insure compliance. The Act requires all merchants entering into, or acquiring, consumer credit transactions in which a finance charge is assessed at a rate in excess of $6 per $100 per year (pre-compute) or 12% per annum simple interest to file notification with this agency. Where the total volume of amounts financed exceed $10,000, the merchant is obligated to pay a graduated fee. This fee is to be used for the administration of the Act. These notifications are processed by Division staff. In 1988, there were 1,720 merchants who filed notifications, of which 1,200 were obligated to pay fees. Those paying fees represent 70% of the total number required to file notification. Total fees collected during calendar year 1988 amounted to $318,130.00. In 1987, a total of 1,151 merchants paid fees totaling $310,018.00.

Loan Companies

In 1988, loan company licenses under Sec. 138.09, Wis. Stats., were issued to 210 offices owned by 40 different companies. The 1988 annual reports filed by these loan companies disclosed they made 252,560 loans, for a total of $440,322,279.

Collection Agencies

There were 150 collection agencies licensed under Sec. 218.04, Wis. Stats., during 1988. The 1988 annual reports filed by these agencies disclosed they collected $564,580,972.82. A small number of these collection agencies have their home offices outside Wisconsin. The reported volume of collections may, as a result, include some that were made in other States.

Sales Finance Companies

In 1988, sales finance company licenses under Sec. 218.01, Wis. Stats., were issued to 259 Wisconsin state banks and to 129 other offices. The 129 other offices were owned by 93 different companies. These figures do not include the motor vehicle and mobile home dealerships licensed under Sec. 218.01 and, as such, authorized to carry finance contracts. The Wisconsin state banks and sales finance companies purchased the following volumes of retail installment sales contracts during the 12-month period ending October 31, 1988: 61,511 new motor vehicle contracts, totaling $810,210,889.67; 1,681 new mobile home contracts, totaling $9,664,731.00; 29,177 used motor vehicle contracts, totaling $242,981,701.22; and, 629 used mobile home contracts, totaling $1,962,449.00.

Insurance Premium Finance Companies

In 1988, there were 21 insurance premium finance companies licensed under Sec. 138.12, Wis. Stats. They purchased 12,111 insurance premium finance agreements during 1988, totaling $187,010,231.43.

Adjustment Service Companies

Adjustment service companies are licensed under Sec. 218.02, Wis. Stats., to provide assistance to individuals with large debts. Such licensees make arrangements with creditors so that the debtors can make payments that correspond to the debtor's ability to pay. In 1988, 10 such companies were licensed. The 1988 annual reports filed by the adjustment service companies disclosed they handled debtors' funds, totaling $5,394,519.00.

Community Currency Exchanges

The 19 currency exchanges licensed under Sec. 218.05, Wis. Stats., were operated by 6 different companies. These licensees provide check cashing services, sell money orders and bus passes, as well as provide a location at which utility bill payments can be made. In 1988, these exchanges cashed 860,402 checks, for a total amount of $194,233,219.86.

Seller of Checks

Twenty companies were licensed during 1988 as sellers of checks under Chapter 217, Wis. Stats. With the exception of six, all sellers of checks are headquartered outside of Wisconsin. Agents located within Wisconsin market money orders and traveler's checks. The 1988 annual reports filed by the sellers of checks disclosed that 16,495,460 checks were sold in Wisconsin, totaling $2,205,277,526.65.

CONSUMER CREDIT DIVISION
REPORT FOR 1988 LICENSING YEAR

NUMBER OF LICENSEES ISSUED	EXAMINED	TYPE OF LICENSEE	ACCOUNTS CHECKED	NUMBER OF IRREGULARITIES	AMOUNT OF REFUNDS
210	51	Precomputed Loan Law Section 138.09	23,161	717	$ 77,268.10
N/A	51	Sales Contracts & Other Loans (Not Licensed)	8,150	158	14,610.26
129	27	Sales Finance Companies Licensed under Section 218.01, Other than Wisconsin State Banks	1,320	40	6,534.45
2,841	27	Motor Vehicle Dealers Licensed under Section 218.01	6,689	872	32,998.43
212	0	Mobile Home Dealers Licensed under Sections 218.01, 218.10 and 218.11	0	0	0
411	99	State Banks, including 259 banks licensed under Section 218.01	47,273	2,694	123,823.91
3,803	250	TOTALS	86,593	4,481	$255,235.15
21	0	Insurance Premium Finance Companies Section 138.12			
10	8	Adjustment Service Companies Section 218.02			
150	109	Collection Agencies Section 218.04			
19	0	Community Currency Exchanges Section 218.05			
20	0	Seller of Checks Chapter 217			
220	117	TOTALS			

Consumer Credit Division
Totals from 1984 through 1988 Licensing Years

Year	Licenses Issued	Licensees Examined	Accounts Checked	Number of Irregularities	Amount of Refund
1988	3,803	250	86,593	4,481	255,235
1987	4,039	322	104,042	6,938	439,173
1986	3,912	470	137,618	5,349	271,398
1985	3,807	533	138,868	10,469	450,619
1984	3,661	461	185,457	5,524	220,325

Statistics apply only to:

Precomputed Loan Law, Sec. 138.09

Sales Contracts & Other Loans (not licensed)

Motor Vehicle Dealers licensed under Sec. 218.01

Sales Finance Companies licensed under Sec. 218.01 (other than banks)

Motor Home Dealers licensed under Sec. 218.01, 218.10 and 218.11

State Banks, including 259 banks licensed under Sec. 218.01